

The NATIONAL UNDERWRITER

"PREFERRED"...

AS DEFINED BY THE DICTIONARY:

"Set above or before in estimation or favor; regarded or honored before another; held in greater favor; liked better."

THE record of "PREFERRED" performance for 57 years has made this a living definition.

Since 1885 The Preferred Accident Insurance Company has defended its policyholders against loss. Through good times, wars and depressions—it has always lived up to its slogan of "PROMPT PAYING PREFERRED"

Prompt settlement of claims has made the "Preferred" the preferred company of an ever increasing number

of policyholders and has cemented the mutually profitable relationship between the Company, its Agents and Brokers—a large majority of whom have been "Preferred Producers" for a long period of years.

You, too, should place your business with "PROMPT PAYING PREFERRED"

*The Preferred
Accident Insurance Company
of New York*

80 MAIDEN LANE, NEW YORK

Edwin B. Ackerman, President

Automobile • Accident • Burglary • Plate Glass • Liability • Compensation

— Branch Offices —

Boston • Buffalo • Chicago • Los Angeles • Philadelphia • Pittsburgh • San Francisco

THURSDAY, JANUARY 21, 1943



"Above all, let's be practical about our wartime problems"

PAUL B. SOMMERS, PRES.

Another desk deserted for the duration . . . another in a long list of war-created problems to be met by those who are left to "hold the fort" at home.

From the very beginning, The American Insurance Group has understood the need for a realistic approach to every wartime readjustment. We've made it our business to keep abreast of these changes and to prepare for new ones in advance wherever possible.

This is no mere "lip service." American has prepared a concrete program to help the agent take advantage of today's

opportunities and overcome the difficulties that now confront him.

"50 WARTIME AIDS"

First out of the box is a brand-new booklet which belongs in every insurance office in the country. It is a round-up of ideas which have been tested and proved by insurance men under actual wartime conditions. Make no mistake—it's not in any sense a sales story on The American Insurance Group.

In "50 Wartime Aids" you'll find collection aids . . . ideas for making sales . . . ways of simplifying office procedure

. . . high-lights of policies which should be pushed today . . . suggestions for solving personnel problems . . . record simplification ideas . . . and lots more valuable information.

We want you to have a copy of this booklet. It is absolutely free and incurs no obligation. Just address a postal or write a request on your letterhead to The American Insurance Group, Dept. 100, Newark, New Jersey.

INSURE
THE American WAY

HAVE YOU ADVISED ALL YOUR CLIENTS ABOUT WAR DAMAGE INSURANCE?

**Standard
protection**

THE American Insurance Group
Newark, New Jersey



The American Insurance Company • The Columbia Fire Insurance Company • The Jersey Fire Underwriters • Dixie Fire Insurance Company • Bankers Indemnity Insurance Company

The NATIONAL UNDERWRITER

Forty-seventh Year—No. 3

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JANUARY 21, 1943

\$4.50 Year, 20 Cents a Copy

Biddle Warns Against Exporting Data on Risks

**U. S. Attorney General
Sends Letter to Insurers
and Producers**

WASHINGTON—Attorney General Biddle has sent a letter to insurance companies and brokers throughout the United States warning them of the dangers of transmitting to any foreign country information concerning insurance contracts.

The letter called specific attention to provisions of the espionage act of 1917, making it a crime to assist another person to obtain information about national defense, with reason to believe that such information is to be used to the injury of the United States or to the advantage of a foreign country.

During the war emergency, the letter said, information relating to cargoes, hulls, plants, supplies, equipment and similar matters, as well as to personnel engaged in the war program, cannot be sent abroad in connection with insurance contracts without reason to believe that the information may be used to the injury of the United States or to the advantage of a foreign nation. The dangers inherent in the transmission of such information, the letter emphasized, are present even though the information may be destined only for neutral countries or for our allies.

Activities of Censor

The letter pointed out that the Office of Censorship, which controls the transmission of such information, is prepared to consider problems growing out of this restriction. Representatives of federal agencies concerned with internal security will cooperate with the Office of Censorship in an advisory capacity in order to prevent leakage of strategic information.

The Office of Censorship is prepared to entertain proposals from insurance companies, brokers and other interested parties whereby, under the supervision and control of censorship, limited information required for insurance and reinsurance purposes may be transmitted abroad under conditions which do not violate the terms of the attorney general's letter. One such program has already received the approval of the Office of Censorship.

O. D. Duncan of Duncan & Mount of New York, counsel in this country for London Lloyds, has issued a statement to the effect that the British Insurance Communications Office will soon be in operation to control communications with the British insurance market.

"On Jan. 13, Byron Price, director of censorship, issued a statement regarding the problem of censoring communications relating to insurance going abroad.

(CONTINUED ON LAST PAGE)

New Ill. Dwelling Form Is Progressive Move

A new dwelling form in which is consolidated the extended coverage endorsement, the so-called mandatory endorsement, unearned premium endorsement and mortgage clause without contribution was introduced in Illinois this week. The new form also embodies important changes in coverage and provisions in the direction of liberality and these same changes are being made applicable to the same endorsements when attached separately.

Primary Purpose Stated

In producing the new dwelling form, the general pattern that was devised last fall by the Southeastern Underwriters Association was utilized but there are a number of original refinements in the Illinois instrument.

The primary purpose of the compre-

hensive dwelling form is to provide in a single piece of paper all of the clauses and endorsements commonly used in writing dwelling business in order to eliminate the necessity and expense of pasting various endorsements, thus simplifying the policy writing operation and as a further step a skeleton form has been prepared for attachment to the daily report and agent's record. The completed dwelling form will only be used on the policy which is delivered to the assured, the agent retaining and the company receiving only the short skeleton form. This, it is pointed out, will further simplify operations by conserving postage and by reducing the necessary filing space in the offices of companies and agents.

The spaces to be filled in by the type-

(CONTINUED ON LAST PAGE)

Pink Gives Eighth and Final Report to Legislature

**Says Most Challenging
Task Is Regulation
on National Basis**

NEW YORK—Louis H. Pink, reporting to the legislature on the insurance department year—his eighth and final such annual report since he is soon leaving to become president of the Associated Hospital Service—outlined his theory, which is familiar to the industry, of how to tackle the problem of interstate rating; set forth his proposal, also well known to insurance men, for bridging the gap between War Damage Corporation cover and fire and extended coverage; recommended that the law be broadened to permit the formation of dental service corporations; sketched the problem of the Negro as a life insurance and accident and health risk and suggested an approach to its solution, and advocated that the term of office of the insurance superintendent be extended to July 1 after the governor takes office.

In his preface Mr. Pink emphasized the part that insurance is playing in the war effort, pointing out that it is a powerful weapon against inflation, it makes for safety and better organization, makes it possible for normal industries to go on, protects invested capital and the life and welfare of millions of workers.

Federal Regulation Issue

The most challenging task now confronting the institution is intelligent regulation on a national basis. Some think the only solution is federal regulation but most people favor retaining control in the states. While it is difficult to regulate a large national institution through 48 separate supervisors with different laws, insurance regulation has nevertheless been successful and has constantly improved.

"Centralization is the easy remedy offered for everything but it is a dangerous remedy. . . If we were to start fresh, insurance would probably be regulated by the federal government. We are not starting fresh; we have had some 80 years of experience and progress. There seems to be no reason for throwing that overboard unless the states fail to do their part in cooperating and ironing out the differences and difficulties which cause complaint. The National Association of Insurance Commissioners has already accomplished much in this direction and can do a great deal more if it is alive to its responsibilities and possibilities."

There should be, he said, a uniform code to be adopted by all of the states with suitable differences in minor matters affecting local communities. There is no reason why policy forms, coverage, laws regulating investments and

(CONTINUED ON PAGE 26)

UNIFORM STANDARD **FORM NO. 48X**
(Edition Jan. '43)

DWELLING AND HOUSEHOLD FURNITURE SKELETON FORM

Attached to and forming part of Policy No. _____

of the _____ NAME OF INSURANCE COMPANY

issued at its _____ CITY OR TOWN _____ STATE _____ Agency. Dated _____ 19____

This policy covers the following described property, all situated _____

HERE GIVE STREET NUMBER, OR LOT OR BLOCK NUMBER OR TOWNSHIP, SECTION AND RANGE

* 1 \$ _____ City or Town _____ State of _____

On the _____ story _____ dwelling building _____ families.

NOTE—For information only.—The above described dwelling is occupied, or to be occupied, by

* 2 \$ _____ On household and personal effects.

* 3 \$ _____ On the _____ roof _____ outbuilding(s).

* 4 \$ _____ On horses and cows.

* 5 \$ _____ On contents of outbuilding(s).

* 6 \$ _____ On trees, shrubs and plants.

* 7 \$ _____ On _____

* 8 \$ _____ On rents and/or rental value of the dwelling described under Item No. 1 above, not exceeding the sum insured, nor more than one-twelfth of that amount for any one month, and proportionate part thereof for any period less than one month.

* 9 \$ _____ On unearned premiums of this policy. (Applies only in consideration of additional premium therefor). In consideration of \$ _____ additional premium the Unearned Premium Endorsement is made effective, subject, however, to all of its provisions.

*No insurance attaches under any of the above items unless an amount is specified and inserted in dollar blank provided therefor in the item.

EXTENDED COVERAGE ENDORSEMENT (Applies only in consideration of additional premium therefor): In consideration of \$ _____ additional premium (Rate _____) the Extended Coverage Endorsement is made effective, subject, however, to all of its stipulations, limitations and conditions.

STANDARD MORTGAGE CLAUSE (UNIFORM FORM NO. 127B) (Applies to Building Items only):

Loss or damage, if any, under this policy, shall be payable to _____

mortgagee [or trustee] as interest may appear, subject to the provisions of the Standard Mortgage Clause.

SPACE FOR ATTACHMENT OF ANY SEPARATE CLAUSE, PERMIT, FORM OR ENDORSEMENT

THIS FORM IS A RECORD OF ITEMS OF INSURANCE ONLY AND SHOULD ONLY BE ATTACHED TO DAILY REPORT AND AGENT'S RECORD. THE ACTUAL COVERAGE AS TO ANY OF THE ABOVE ITEMS FOR WHICH AN AMOUNT IS SPECIFIED AND INSERTED IN DOLLAR BLANK PROVIDED THEREFOR SHALL BE ONLY AS SPECIFIED AND LIMITED IN THE PRINTED DWELLING AND HOUSEHOLD FURNITURE FORM, UNIFORM FORM NO. 46, EDITION OF JANUARY, 1943, WHICH ATTACHES WITHOUT ALTERATION TO POLICY DESIGNATED ABOVE.



49X 1-2-43

Agent

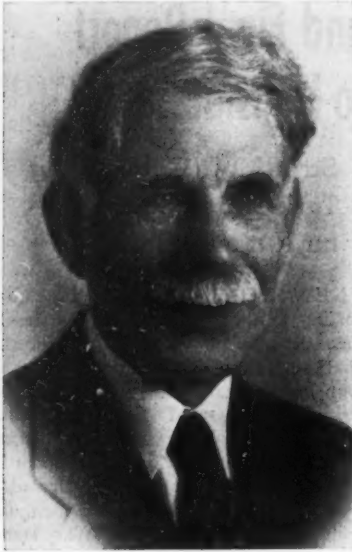
INSTRUCTIONS TO AGENT: Whenever any alteration or modification is made in the printed Dwelling and Household Furniture Form No. 49 as attached to the policy, a complete and exact copy of Dwelling and Household Furniture Form No. 49 with all modifications or changes clearly indicated must be used instead of this skeleton form. Any separate clause, permit, form or endorsement attached to the policy must also be attached to the daily report and agent's record in addition to this skeleton form.

Above is shown the skeleton form for daily report and agent's record in connection with new comprehensive dwelling and household furniture form in Illinois.

G. A. Watson, Noted Editor, Dies

National Underwriter's Veteran N. Y. News Man Succumbs

NEW YORK—George A. Watson, for the last 25 years associate editor of THE NATIONAL UNDERWRITER, died Jan. 14 in Muhlenberg Hospital, Plainfield, N. J. He had suffered a heart attack three days earlier at his home in Cranford, N. J. He had been connected with



GEORGE A. WATSON

the New York City office ever since he joined the company.

From the time Mr. Watson was first employed by the "Spectator" as an office boy, virtually his entire career was in insurance journalism in New York City. After some years in editorial work at the "Spectator" he became editor of the "Insurance Advocate." When the late Miles M. Dawson acquired the "Chronicle," Mr. Watson went with him as editor and part owner. Mr. Dawson had many irons in the fire and though he wrote a weekly editorial the paper was under Mr. Watson's direction.

One of Mr. Watson's closest friends was the late B. F. Hadley who later became vice-president of Bankers Life of Iowa. Mr. Hadley succeeded to the editorship of the "Insurance Advocate" when Mr. Watson went to the "Chronicle."

Both were dissatisfied with working for what was in effect an absentee ownership. They decided to team up and form their own paper which would stress news coverage rather than editorial opinion. That was in 1907 when the Armstrong investigation was still having its effect not only on life insurance laws and supervision but in the fire insurance field as well. Insurance men were becoming increasingly interested in insurance news as such.

Formed "Eastern Underwriter"

Sitting on a flat tombstone in St. Paul's churchyard, New York City, the two young men decided to embark on this venture and to call their publication the "Eastern Underwriter." In order to start with an established group of readers they bought the "Journal of Insurance Economics," which had been founded a few years earlier at Boston by H. H. Putnam after he left the National Association of Insurance Agents, where he had been executive secretary.

In 1913 Clarence Axman bought an interest in the paper and in 1917 Mr. Watson disposed of his remaining in-

(CONTINUED ON PAGE 11)

Unusual Aircraft Loss Paid Under Extended Coverage

BALTIMORE—An interesting example of the aircraft damage section of the extended coverage endorsement occurred here last week when the radio antenna weight of an airplane crashed through the house of S. R. Archibald, which is located directly on the heavily traveled air route between Washington and New York. Central of Baltimore paid the loss under the extended coverage endorsement.

The damage was not excessive, but the weight fell through the three-story building, damaging the roof and two ceilings before becoming imbedded in the dining room floor. The holes increased in size as the weight was slowed down. Mr. Archibald apparently did not hear an airplane and could not account for the startling crash. Police officers found the metal object about the size of a pineapple and it was eventually identified as an antenna weight by Col. R. E. Brown, chief of ordnance division of the third service command.

The accident received considerable publicity in the daily papers. Many assured learned for the first time that the aircraft damage section of the extended coverage endorsement covers objects falling from aircraft, as well as actual aircraft crash.

N.F.P.A. Annual Meeting Will Treat War Topics

At the annual meeting of the National Fire Protection Association in Chicago the week of May 10 the program will consist of matters pertaining directly to the war effort. Papers and discussions will develop information on how to prevent fires in war industries.

The N. F. P. A. board met in New York Jan. 19, and the dust explosion hazards committee met there the following day to consider a final draft of the code on magnesium powder which tentatively was adopted last year.

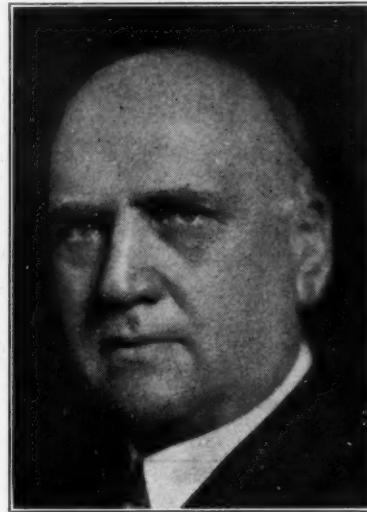
Name Nominating Committee

SAN FRANCISCO—F. N. Belgrano, Jr., president, Pacific National Fire, has been appointed chairman of the nominating committee of the California Insurance Federation. F. V. Keesling, president West Coast Life, is president, having served since organization a year ago. Recently the Federation was formally incorporated and Mr. Keesling again named president. Miss A. V. Bowyer, Pacific Coast editor The National Underwriter, has been named recording secretary of the federation. She also is executive secretary of the San Francisco Life Underwriters Association, a position she has held since 1926.

Call Pink Exemplar of Supervision

More Than 550 Attend Luncheon Honoring Outgoing Superintendent

NEW YORK—More than 550 insurance men, including most of the top company and association executives in the east, turned out to honor Superintendent Pink at the luncheon in connection with his retirement as head of the New York department. Mr. Pink, who has served nearly eight years, has been



JESSE S. PHILLIPS

superintendent longer than any of his 21 predecessors except the first one.

After paying tribute to the capable manner in which Mr. Pink has administered his office, J. S. Phillips, chairman of Great American Indemnity, said that it not only reflected great credit on Mr. Pink and his very competent staff but marked a new high in insurance department supervision generally. He said that Mr. Pink had been exceedingly helpful to the business and to the companies.

"Despite the trend to centralize everything and everybody under federal control, let us hope that insurance supervision will always be the exclusive function of the states, for by that process and by that process only will it continue to be helpful to the insurance business and the companies," Mr. Phillips declared.

President T. I. Parkinson of Equitable Society also stressed the state supervision angle, saying that Mr. Pink has shown the superiority of localized over central-

F.U.A.P. Will Hold Parley March 3-4

Countryman Slated for President—Speakers Announced

SAN FRANCISCO—With all speakers enlisted from the San Francisco insurance district and with the presentation of a panel discussion by members of the Fire Underwriters Forum, the annual meeting of the Fire Underwriters Association of the Pacific is to be held here March 3-4. Transportation problems make it impossible for eastern executives to attend, according to President Francis J. Pelletier and may also keep a number of the members scattered throughout the Pacific Coast and mountain districts away.

Three Sessions Scheduled

The meeting will be confined to three sessions. Speakers will be: Joy Lichtenstein, Pacific Coast manager Hartford, "What is the Part of Insurance"; Loren S. Bush, chief engineer Pacific Board, a review and discussion of the work of the board in cooperation with army, navy and other government agencies; Harry W. Nason, secretary America Fore group, "Reporting Form Contracts"; Frank C. Beazley, manager Phoenix-Connecticut group, "Use & Occupancy Insurance in War-time"; John C. Bunyan, California-Commercial Union group, "Various Phases of Comprehensive Contracts."

Russell L. Countryman, Pacific Coast manager Norwich Union, is slated to be elected president. The banquet will be held the night of March 4.

ized supervision and has proved that regulation of a great business can be accomplished with courtesy and through cooperative means.

Commissioner Williams of Mississippi, president of the National Association of Insurance Commissioners, spoke on Mr. Pink's outstanding record as a member of that organization. He expressed the belief that in his new position as head of Associated Hospital Service of New York, Mr. Pink would be very happy and successful, for it would combine service to humanity and the principles of insurance.

In expressing appreciation for the support which all branches of the insurance business have given his administration, he cited the insurance press and in that connection expressed his sorrow at the death of George A. Watson, associate editor of THE NATIONAL UNDERWRITER, and paid tribute to Mr. Watson's friendliness and integrity and his ability as a newspaperman.

Urges Open Door Policy

Responding to these tributes, Mr. Pink, with characteristic modesty used the occasion to express his appreciation of the support which all branches of the business had given his administration, and of the fine work of the department staff. Turning to the international situation, Mr. Pink urged that the insurance business align itself on the side of having this country take its rightful place in world affairs after the war rather than with those who would build a selfish wall around the United States.

Fellow Commissioners

Fellow commissioners on hand, in addition to Williams, included Harrington of Massachusetts, Blackall of Connecticut, Agger of New Jersey, Deputy Commissioner Gough of New Jersey, Carroll of Rhode Island, Gontrum of Maryland and Lloyd of Ohio. Also present were former Commissioners Hunt of Pennsylvania, Dunham of Connecticut, Hobbs of Massachusetts, and former Superintendents Hotchkiss, Stoddard, Beha and Van Schaick of New York as well as Jesse Phillips, the chairman. Former Superintendent Conway could not at-

(CONTINUED ON PAGE 8)

THIS WEEK IN INSURANCE

Attorney General Biddle has sent to insurance companies and brokers a warning of the dangers of transmitting to any foreign country information concerning insurance contracts. **Page 1**

Superintendent Pink of New York makes numerous recommendations in his final report to the legislature before leaving office. **Page 1**

New comprehensive dwelling form is introduced in Illinois and at the same time a number of important changes in coverage are made. **Page 1**

Russell D. Hobbs continues on stand in Missouri hearings in Chicago; may finish in two weeks. **Page 6**

Local agent in Kenosha, Wisconsin, sends an interesting message to the Rock County Insurance Underwriters Association which has withdrawn from the Wisconsin agents' organization. **Page 4**

Fire Underwriters Association of the Pacific to meet March 3-4. **Page 2**

George A. Watson, who had been associate editor of The National Underwriter in New York for 25 years, died at the age of 74. **Page 3**

Demurrer filed by S. E. U. A. to its indictment in federal court raises the fundamental issues of whether insurance is commerce and is subject to federal jurisdiction. **Page 3**

Program for inspection by field men of country elevators and food storage facilities is worked out in Illinois. **Page 3**

Illinois Fire Underwriters Association and other field organizations hold important sessions at Peoria. **Page 8**

A number of insurance women are prominent in the training center of the WAACS at Daytona Beach, Fla. **Page 19**

George Z. Day resigns as vice-president of the Aetna Fire companies to return to New York. **Page 9**

The International Claim Association and the armed services revise plans to simplify and expedite handling war death claims. **Page 17**

The executive board of the National Association of Accident & Health Underwriters at Chicago parley votes support of Insurance Economics Society, sets convention for Pittsburgh June 7-8. **Page 17**

S.E.U.A. Demurrer Raises the Fundamental Issues

Charges Federal Government Is Out of Bounds in Atlanta Attack

ATLANTA—The monopoly indictment of the Southeastern Underwriters Association and its member companies was described as an invasion of states rights in the demurrer filed with the federal court here. In asking that the indictment be dismissed it was also pointed out that the federal court lacks jurisdiction since "insurance is not commerce."

It appears probable that a date for the hearing of arguments will be set some time in March.

The demurrer was filed by Dan MacDougald of MacDougald, Troutman & Arkwright, Atlanta counsel for the companies, who is associated in this case with John T. Cahill, former United States attorney at New York.

Grounds of the demurrer are:

"The indictment does not state facts sufficient to constitute an offense against the United States nor does either count thereof.

"The business of fire insurance is not commerce, and the U. S. Supreme Court has repeatedly so held.

Cites Tenth Amendment

"The indictment is based upon an interpretation and application of sections 1 and 2 of the Sherman act which would invade the rights reserved to the states by the tenth amendment to the constitution.

"The indictment is based upon an interpretation and application of sections 1 and 2 of the Sherman act which would be repugnant to the fifth and sixth amendments to the constitution by giving to those sections a meaning so broad, unlimited, vague, uncertain and indefinite as not to inform the moving defendants of the nature and cause of the accusation against them and to deprive the moving defendants of liberty and property without due process of law.

"This court is without jurisdiction of the subject matter of the indictment."

In an affidavit previously filed with the court, Mr. Cahill stated that the conduct of the business of fire insurance has been molded by and conforms to a long line of decisions of the U. S. Supreme Court, reports of Congress and statutes and regulations of the various states. He pointed out that Congress has not considered the Sherman act applicable to the conduct of the business of insurance; that Congress has been of the opinion that the conduct of that business is not commerce. On the foregoing principles the states have enacted laws regulating insurance, and state insurance departments have promulgated rules and regulations governing the operations of fire insurance companies and there is no state where a license is not a prerequisite to engaging in the insurance business.

The contention of the companies is that the indictment is a direct attack by the anti-trust division on state regulation of insurance. State legislatures, recognizing the nature of insurance and the public interest in it in varying degrees, have taken steps to secure the solvency of the fire insurance companies and to prevent unfair discrimination in respect of rates and policies and the companies are required to abide by these state laws and regulations.



PICTURES AT TESTIMONIAL DINNER IN NEW YORK FOR EXPERTS WHO HELPED ON THE EDUCATIONAL COURSE OF THE NATIONAL ASSOCIATION OF INSURANCE AGENTS.

Top—S. B. Perkins, secretary accident and liability department, Travelers; David A. North, New Haven, president National Association of Insurance Agents; and George Scott, N.A.I.A. educational director.

Middle—F. S. Dauwalter, assistant general manager National Board; Mrs. Ada Doyle, Caldwell, N. J., president National Association of Insurance Women; and Sidney O. Smith, Gainesville, Ga., past president of N.A.I.A.

Lower—L. P. McCord, Jacksonville, Fla., chairman of the N.A.I.A. educational committee; J. A. North, vice-president of Phoenix of Hartford, Ray Murphy, assistant general manager Association of Casualty & Surety Executives, and Judge B. Miller, secretary of the N.A.I.A.

Rural Electric Group Launches Two Insurers

ST. LOUIS—Delegates to the National Rural Electric Cooperative Association meeting here are discussing to what extent the individual REA cooperatives shall use the facilities of Rural Mutual Fire and Rural Mutual Casualty, both of which were issued articles of incorporation at Baltimore two weeks ago.

The insurance committee of the association headed by A. M. Seaman of Bath, N. Y., has been considering the possibilities of the two new mutuals and gave a report here.

Use of Insurance Is Voluntary

Individual cooperatives will decide for themselves whether they want to use the insurance companies and on what basis since the purchase of insurance from them will not be compulsory.

It has not been determined in how many states the new companies shall apply for admission, nor whether they shall restrict their operations to the properties and employees of the various cooperative systems or to provide individual insurance coverage to any farmer who is a member of a rural electric cooperative. These details probably cannot be worked out at the present meeting.

Losses Up 17% in Dec.; Down 2.33% for Entire Year

Fire losses during December totaled \$36,469,000, which was an increase of 17 per cent or \$5,208,000 over the same month in 1942, the National Board estimates. For the entire year of 1942 the total was \$314,849,000, a decrease of 2.33 per cent or \$7,500,000 from the 1941 record. The December losses were larger than for any month in the last three years. The record by months for 1940, 1941 and 1942 is:

	1940	1941	1942
Jan. ..	\$36,260,650	\$26,470,000	\$35,565,000
Feb. ..	34,410,250	26,102,000	30,819,000
Mar. ..	39,788,800	31,471,000	30,505,000
Apr. ..	26,656,190	29,330,000	27,960,000
May ..	23,446,590	25,637,000	23,223,000
June ..	19,506,000	24,943,000	22,410,000
July ..	20,322,800	23,698,000	21,000,000
Aug. ..	20,722,100	24,122,000	19,680,000
Sept. ..	21,198,000	24,668,000	20,443,000
Oct. ..	22,091,140	30,833,000	22,621,000
Nov. ..	23,449,000	23,822,000	24,144,000
Dec. ..	28,617,000	31,261,000	36,469,000

Total, 12 mos. \$306,409,520 \$322,357,000 \$314,849,000

Olsen Shifted by Glens Falls

Glens Falls and Commerce have appointed D. Leslie Olsen special agent for Connecticut, western Massachusetts and part of Rhode Island. He has been with Glens Falls and Commerce in the

Forward Step Is Taken in Illinois to Protect Food

Fire Prevention Association Will Work Under Official State Body

By C. M. CARTWRIGHT

PEORIA, ILL.—The Illinois Fire Prevention Association took a forward step this week at its meeting here when it arranged with the state authorities to make inspection of elevators, mills and seed warehouses, food warehouses and other important food storage places in order to reduce fire hazards, see that premises are kept in good shape and thus conserve supplies. Capt. W. F. Waugh, chairman Civil Protection Division of the Illinois State Council of Defense, was present and gave a talk to the members. He was accompanied by H. J. Bradney of the Facilities Security Board. Captain Waugh stated that originally the proposition came to the state authorities from the fire prevention association to work through the state fire marshal's office but it was found that he had no authority to delegate work of this kind to outsiders. Then it was thought that Dean Rust of the State Agricultural, Resources & Production Commission might take hold but it was concluded that it was without jurisdiction.

Facilities Security Division

He explained that the Illinois State Council of Defense created the Facilities Security Division to guard against sabotage and try to reduce hazards of strategic resources. The army and navy departments have their own service to inspect plants doing defense and munitions work. The Facilities Security Division therefore will have charge of unallocated properties not under military supervision. Under the Facilities Security Coordinator, State Fire Marshal Craig is the fire coordinator. There is a rural fire coordinator. Grain and food warehouses come under this division of the state work.

Credentials Will Be Given

Captain Waugh stated that credentials will be given to the insurance inspectors although they will be divorced from their regular insurance affiliations in this work. They will be delegated to make inspections outside the Chicago metropolitan area which is a distinct sovereignty having the same authority as any state. If the Chicago area decides to take up the work it will be done under Mayor Kelly, who is chairman of the Chicago Defense Council.

The credentials contain the photo and signature and address of the inspector. It is countersigned by the Facilities Security coordinator. There will be two reports copied for the state authorities and another for the federal government.

Captain Waugh said the most important (CONTINUED ON PAGE 8)

Chicago metropolitan area and more recently has been special agent at Syracuse, N. Y. His headquarters will be at 36 Pearl street, Hartford, where he will be associated with Special Agent John H. Hoxie and Manager John Davidson of Glens Falls Indemnity.

Cantwell Assumes WSA Duties

W. H. Cantwell, assistant manager of Fidelity & Deposit at Los Angeles, has gone to New York where he will be associated in the wartime insurance division of the War Shipping Administration.

Message Sent to Seceding Group in Wisconsin

A. R. Davies of the Davies-McCall agency of Kenosha has addressed the secretary of the Rock County Insurance Underwriters Association at Janesville urging, in temperate vein, that the Rock County group reconsider and withdraw its resignation from the Wisconsin Association of Insurance Agents. The Rock County group in December distributed a printed pamphlet outlining its grievances, this consisting in large measure of excerpts from a talk by D. R. Van Wart of Beloit, who was in 1941 for a short time chairman of the executive committee of the Wisconsin agents association.

Mr. Davies said he got the impression from the booklet that Mr. Van Wart believes the Milwaukee Board is responsible for all the ills of the insurance business. No one organization, Mr. Davies asserted, can possibly have the power alleged to be possessed by the Milwaukee organization.

Should Work From Inside

Mr. Davies suggested that more could be accomplished in the way of correcting an evil from within an organization than from on the outside. If the Milwaukee Board is so big that it can have its way in the association even over the opposition of some members, then if the opposition pulls out, it can be even more independent, he said. If the conduct of the Milwaukee Board within the association deserves criticism the best way to combat its activities would be to work in the state association.

He suggested that perhaps there is an element of jealousy involved, since the Milwaukee Board is better organized than other local organizations throughout the state. Perhaps the proper course, he suggested, would be for the other local organizations to strengthen themselves.

The Rock County pamphlet makes quite an issue of the fact that two agencies were denied membership in the organization. Perhaps Mr. Davies said, the organizations could give good and sufficient reasons for their action. He asked whether Mr. Van Wart believes anyone acting as a full time agent should be taken into the trade associations.

Excess Commissions

On the score of excess commissions, he expressed the belief that this practice is not detrimental to assured because the fire rates are based upon experience and not upon money made by the companies. If the company pays extra commissions out of its profit, abandonment of the practice does not help assured because they pay at rates based upon experience. He expresses doubt that Mr. Van Wart believes that all agents should receive the same rate of commissions. Usually where extra commission is allowed it is on account of extra service performed by the agency or because the agency's experience is better than average.

Mr. Van Wart charged that the Wisconsin association has not been effective in legislative work. That, according to Mr. Davies, is unfounded. He said he has no fault to find with the proposed agent's qualification bill and sees no ulterior motive behind it on the part of the Milwaukee Board.

On the matter of countersignature of policies, Mr. Davies says he doubts if any member of the Milwaukee Board is becoming rich through countersigning policies on Wisconsin properties for out of state producers. A Milwaukee agent is entitled to the countersignature fee on insurance on Milwaukee property. If Milwaukee agents are countersigning such policies on properties outside of the city, that is a different matter. These commissions belong to agents in the territories in which the properties are located and it is up to such agents to see that they get it. "I know that my

New Editorial Setup in New York

Robert B. Mitchell in Charge of National Underwriter Work

Following the death of its senior editor at New York City, George A. Watson, THE NATIONAL UNDERWRITER has appointed Robert B. Mitchell as eastern editor in charge of all news and editorial work in connection with the New York City office. George E. Wohlgenuth has been appointed assistant editor and Dorothy B. Paul, editorial assistant. All have been associated with THE NATIONAL UNDERWRITER organization for a number of years and have been trained in the news department.

Mr. Mitchell, a graduate of Williams College, had newspaper experience with the "Times-Picayune" of New Orleans and on a paper at Troy, N. Y., before joining THE NATIONAL UNDERWRITER about 12 years ago.

Mr. Wohlgenuth attended the University of Michigan and in addition to his regular work on THE NATIONAL UNDERWRITER, is editor of the "Industrial Salesman," which is published in the interest of industrial life people.

Miss Paul graduated from Smith College and on leaving that institution became connected at once with THE NATIONAL UNDERWRITER in a secretarial and reportorial capacity.

companies protect me in this regard and it would be just too bad if I found any one of them giving me the run around," he declared.

Illinois' Problem

He said that some of the Rock County members appear to be mainly interested in the matter of countersigning and in change of legislation affecting the status of non-resident brokers. The agents in Kenosha, too, he said, are close to the Illinois state line and have the same selfish interest as do the agents in Rock county. "As long as we in Wisconsin do not recognize Illinois brokers, we cannot expect to be recognized in Illinois. But I cannot see how such a change would react to the benefit of the insurance buyer. After all the cost is the same regardless of whether the producer receives all the commissions, a part or none at all, it being based upon experience."

Rules Are Necessary

Mr. Davies warned against the breaking down of rules that surround the insurance business. Without control there would be chaos and any company could deviate as to forms, rates and procedure and "the little fellow would be up against competition from the larger agencies which he could not hope to meet. If the companies were permitted to file deviations as to rates and forms none of us would know where we stood."

Mr. Davies said he holds no brief for the Milwaukee Board, the Wisconsin association or the National. He belongs to the Wisconsin and the National through membership in the local board but he has not attended a meeting of either in years. "I attend to my own business and endeavor to conduct myself properly and if I do this I need nothing from the association, but there is need for such organizations to keep a watchful eye on developments, state and national, in order that they may be brought to our attention." He said he has never had any complaint about any action of the Milwaukee Board in connection with his business during his 15 years as an agent and "I do not look upon the Milwaukee Board as an ogre waiting to grab and eat me. I do admire the way it has knitted itself together and become a strong unit which is within the power of all boards to do. We are

Wartime Aids for Agents Set Forth by American, N. J.

An attractively illustrated booklet on "50 Wartime Aids for Insurance Agents" has been published by the research and development division of American of Newark. The booklet is very readable both from a typographical standpoint and the entertaining way the text is written. A variety of subjects are treated, such as planned driving to conserve tires, simplification of records in view of difficulties in getting office help, suggestions for writing different coverages, etc.

"Agents in various parts of the country are withholding renewals until premiums are received," the booklet points out. "Expiration notices with request

always inclined to yap at the fellow who has made a success of his undertaking which comes about through the petty jealousy we all have in our systems."

A better way to bring about correction of evils is to stay with the organization and seek to bring about reform in an orderly manner.

for remittance in advance start a month ahead of the expiration date and continue at two-week intervals until three have been sent. If the premium has not been sent in by that time, a fourth notice says the insurance will be bound for 10 days and then cancelled unless remittance is made."

"Agents who went through the last war and the ensuing slump may disregard this item: they have learned their lesson," another item points out. "To the others we say: Set up a contingent reserve monthly on a percentage basis to take care of unearned commissions. Make sure your agency remains solvent when the war is over and possible reductions and cancellations come in."

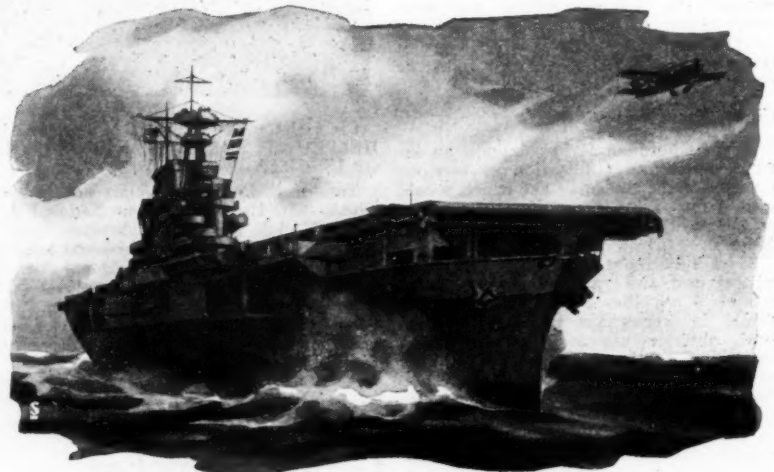
Berkner Rural Agents Chairman

Cecil Berkner, Sleepy Eye, Minn., has been appointed rural agents chairman of the Minnesota Association of Insurance Agents, to succeed Guy Rolien, who became national chairman.

Jackson Speaks on Safety

J. R. Jackson, Wichita city traffic engineer, spoke at a meeting of the Wichita Association of Insurance Agents on the safety program. Jack Harrell, Lincoln Investment Agency, was program chairman. President Earl Woodard presided.

GUARDIANS OF THE SEA



Named after ships or battles famous in our naval history, aircraft carriers serve as floating bases for the Navy's air arm. Regular U. S. carriers have an attached air group comprising fighting, bombing, scouting and torpedo units—a total of over 80 aircraft, of which the majority are combat ships, the rest utility and liaison craft. From hangars below, elevators transport planes to the flight deck from which they take off under their own power. Landing operations are guided by

an officer who directs pilots with a pair of flags, using signal lights for night operations. American carriers range in size from just under 15,000 tons to the mighty 33,000 tonners, and carry a peacetime crew of about 2,000 men.

With a seventy-one year record of leadership and pioneering in the underwriting of ocean and inland marine insurance, Appleton & Cox, Inc., offers complete, modern, nationwide facilities to Agents and Brokers.

Appleton & Cox

INCORPORATED

OCEAN AND INLAND MARINE UNDERWRITERS

111 John Street, New York

BRANCHES IN PRINCIPAL CITIES

FIRE · MARINE · CASUALTY · SURETY

Loyalty Group

INSURANCE

We Are at War—

War against Ruthlessness, Destruction and Tyranny. To win this war we must all work harder and closer together—we must produce and we must fight—we can win.

Insurance can be counted on to do its part—to protect life, property and production.

Insurance agents and brokers are soldiers on the home front—the men and women who are writing the insurance protection so essential in peacetime and so vital in war time.

The Loyalty Group salutes the insurance producer. For 90 years we have been protecting our policyholders against loss and we pledge our continued services to their Security and the Security of our Nation.

"Loyalty" means Fidelity and Faithfulness to our country, to our insured and to our agents and brokers.

John R. Cooney
President



Firemen's Insurance Company of Newark, N. J.
Organized 1855

The Girard Fire & Marine Insurance Company
Organized 1853

National-Ben Franklin Fire Insurance Company
Organized 1866

The Concordia Fire Insurance Co. of Milwaukee
Organized 1870

Milwaukee Mechanics' Insurance Company
Organized 1852

Royal Plate Glass & General Ins. Co. of Canada
Organized 1906

The Metropolitan Casualty Insurance Co. of N. Y.
Organized 1874

Commercial Casualty Insurance Company
Organized 1909

Pittsburgh Underwriters - Keystone Underwriters

★ ★ ★
HOME OFFICE
10 Park Place
Newark, New Jersey

Western Department
120 So. LaSalle St.
Chicago, Illinois

Southwestern Dept.
912 Commerce St.
Dallas, Texas

★
Canadian Departments
461 Bay St., Toronto, Ontario
404 West Hastings St., Vancouver, B. C.

Foreign Department
111 John St.
New York, New York

Pacific Department
220 Bush St.
San Francisco, Cal.

★ BUY WAR BONDS ★

Hobbs Continues in Mo. Hearings

**May Complete Chicago
Session in Two Weeks;
Harding, Thomas Slated**

Russell D. Hobbs, manager of the Western Actuarial Bureau, continued on the stand this week in the ouster suit hearings of Missouri Attorney-general McKittrick in Chicago. A sudden shift of plans kept Mr. Hobbs on for re-direct examination by McKittrick after company attorneys, headed by Homer H. Berger, had completed cross-examining him.

John C. Harding, vice-president Springfield Fire & Marine, is scheduled to follow Mr. Hobbs. He will be cross-examined, McKittrick will re-directly examine him, and then company counsel will re-cross-examine. The same procedure, it is planned, will be followed in the case of Charles F. Thomas, manager Western Underwriters Association, who will follow Mr. Harding. This will wind up the Chicago hearings, probably within another two weeks or ten days.

Tries to Show Control

In his redirect examination of Mr. Hobbs, McKittrick sought to show how the Western Actuarial Bureau, the Subscribers Actuarial Committee, the Missouri Inspection Bureau, etc., are tied up and "control" rates and the insurance business in Missouri.

McKittrick asked what consideration is given profits in the preparation of schedules and in determining rates. Mr. Hobbs said that determining rates and making schedules are two entirely different processes, and that profits are not considered in making schedules by the WAB.

In revising or modifying schedules prepared by the Western Actuarial Bureau, McKittrick asked if forms and endorsements on which the rate is predicated are considered. Mr. Hobbs replied that this was true but said he could not remember any specific example. In response to an objection by company counsel McKittrick said it does not matter what the rate is, whether high or low, or fire or vandalism. The method of making rates shows a conspiracy, and the conspiracy is not limited to one group, or organization, or company or line of insurance.

In response to another question Mr. Hobbs said that acquisition cost does not affect a schedule. The schedule can be adjusted to produce a profit or loss in a state. That problem is one for the inspection bureau manager and the superintendent of insurance. A schedule deals with the abstract problem of hazards.

McKittrick's line of questioning prompted Mr. Berger to assert that McKittrick was trying a rate suit, which the supreme court of Missouri has said he could not do in this case. McKittrick said he is trying an anti-trust suit, not a rate case. Commissioner Windsor upheld several objections of defense counsel because McKittrick's queries were not related specifically to exhibits or the issues in this case.

Questions on Statute Provision

McKittrick several times asked if Mr. Hobbs had ever seen "a printed analysis of a rate." The statutes in Missouri provide that the company shall furnish assured with a "printed or written" analysis of his rate. Off the record it was explained that the statutes did so provide, but that when the companies and agents tried to do this they ran into an insurmountable mass of detail work. The superintendent at that time ruled that on a dwelling policy a space should be left for the agent to give an analysis of the rate, but on other policies the analysis should not be

75 Years



ALEX H. CASE

On Jan. 25, the well known local agency of Case & Son of Marion, Kan., will celebrate its 75th anniversary. The agency was organized and started in 1868 by Alex E. Case. He was later joined by his son, the late Rosse Case, and then still later his grandson, Alex H. Case, joined the office and he is now owner of the business. Rosse and Alex E. Case became very prominent in the Kansas Association of Insurance Agents and the National Association of Insurance Agents. They were experts in farm and country underwriting and wielded a great influence in the business in this connection. The agency is one of the prominent ones in the state.

The Case agency is housed in its own building. This is an unusual celebration in that the office has been carried on for 75 years by the same family. The traditions have been notable and the part taken by the Cases in their community has been conspicuous.

required unless requested by insured.

McKittrick indicated that the statutes require that loss experienced to be considered in making up rates. Mr. Hobbs said that experience is something for Paul Terry, manager of the Missouri Inspection Bureau, to take into consideration. Some schedules deal with new types of construction where there is no experience to take into account.

McKittrick asked how Mr. Hobbs or the Western Actuarial Bureau made up schedules pertaining to fire, wind-storm, hail or tornado.

Mr. Hobbs pointed out that this would take quite a while to explain, and he proceeded to do so, with rather frequent, impatient interruptions from McKittrick, who apparently expected a shorter answer.

Theory Behind Minimum Premium

The practical purpose behind the application of minimum premium rules to certain lines was clarified by Mr. Hobbs in one part of his testimony. A minimum premium is designed to reimburse the companies for the mechanical expense of putting the business on the books. It is an underwriting and not a rate matter. At one time there was a minimum premium of \$2 on the extended coverage endorsement and the question arose whether this should be abrogated. The minimum premium seemed to be justified when the endorsement was first introduced because it had to be added to the fire policy in a separate procedure. But after existing policies generally began to contain the endorsement, then the minimum premium was no longer necessary. There was, however, a decided difference of opinion between the bureau and some of the companies on this issue. At one time oil distributing stations

sought a more practical method of rating and the bureau prepared such a method, but as a means of limiting the treatment to stations with several units a minimum premium of \$100 was required. Agents objected to the rule because they wanted to split up the business among several companies in their offices. This change would have defeated the purpose of the rule and would have given a poor station the benefit of a rate to which it was not entitled. Mr. Hobbs took up the matter with the Subscribers Actuarial Committee, and its members concurred. The suggestion of such a rate treatment for oil distributing stations arose originally with various state inspection bureaus that reported that individual inspections were resulting in substantially the same rate on a number of individual stations. Bureau managers wondered why the time and expense was taken to rate them individually. Hence an average rate was devised.

Baxter Gentry With Aetna Fire

Inadvertently THE NATIONAL UNDERWRITER in reporting the appointment of Baxter Gentry as general agent of Aetna Fire at the home office gave the name of the company as Automobile of Hartford. Mr. Gentry got his first insurance experience in a local agency

and then served for nearly 10 years in a southern company department. Lately he has been in the New York marine office of that company. With Aetna Fire he will serve in the inland marine department under the supervision of Secretary G. G. Quirk and Assistant Secretary F. B. Wrecks.

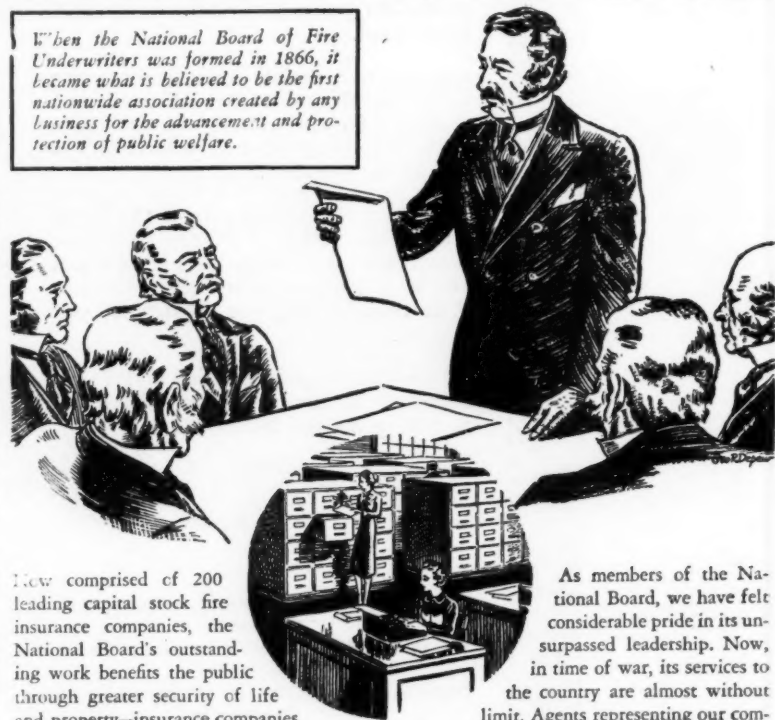
Broadens Statement Rules

SAN FRANCISCO — Commissioner Caminetti of California has informed companies that he will accept recommendations of the blanks committee of the National Association of Insurance Commissioners in preparation and filing of the companies' annual statements, with two exceptions. One is the proposal to extend the time for filing, the final date for which, Commissioner Caminetti said, in California is set by law and cannot be changed or modified without legislative action. He has adopted a recommendation that Schedule L, applying to fire and casualty companies, be waived as far as statements for the past year are concerned.

David H. Mizer, former staff adjuster with the Topeka office of Western Adjustment, is now located at the new naval air base at Hutchinson, Kan., as seaman first class in charge of fire protection.

HIGHLIGHTS IN INSURANCE HISTORY

When the National Board of Fire Underwriters was formed in 1866, it became what is believed to be the first nationwide association created by any business for the advancement and protection of public welfare.



Now comprised of 200 leading capital stock fire insurance companies, the National Board's outstanding work benefits the public through greater security of life and property—insurance companies, through reduced fire losses—policyholders, through lower insurance costs. Its history clearly demonstrates how a great private enterprise meets grave social responsibilities in the democratic way.

As members of the National Board, we have felt considerable pride in its unsurpassed leadership. Now, in time of war, its services to the country are almost without limit. Agents representing our companies provide strong stock company protection to war industries the country over. But even more important is the fire prevention and protection guidance, which has its effect on fighting fronts all over the world.

National Union
and Birmingham
FIRE INSURANCE COMPANIES
PITTSBURGH · PENNSYLVANIA



Launching Postponed...



THE
National Fire
GROUP

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD • MECHANICS & TRADERS INSURANCE COMPANY
FRANKLIN NATIONAL INSURANCE COMPANY OF NEW YORK • TRANSCONTINENTAL INSURANCE COMPANY
HOME AND ADMINISTRATIVE OFFICES: HARTFORD, CONNECTICUT
WESTERN DEPT. 178 WEST JACKSON BLVD., CHICAGO • PACIFIC DEPT. 234 BURN ST., SAN FRANCISCO

An American warship may be late for its date with Tojo . . . unless safeguards are taken against fire all along the production line.

Be sure every war factory you serve is taking all possible precautions.

National Fire Group agents are using a new Tip-in plan that helps them cover their territory effectively, yet saves time and tires. Ask your National Fire Field Man about it.

HAVE YOU SEEN TO IT THAT EVERYBODY YOU KNOW IS FAMILIAR WITH WAR DAMAGE INSURANCE . . . WHAT IT COVERS AND WHAT IT COSTS? YOU SHOULD!

ears in
Lately
marine
Aetna
marine
ion of
ssistant

ssioner
formed
recom-
tee of
urance
d filing
ments,
e pro-
g, the
ssioner
set by
odified
e has
Sched-
ualty
state-
cerned.

ljuster
n Ad-
e new
an., as
e pro-

RY

Na-
felt
s un-
Now,
es to
hout
com-
pro-
over.
ven-
s its
world.

n

ed
in

Forward Step Is Taken in Illinois

(CONTINUED FROM PAGE 3)

tant function of the inspectors will be to reduce fire hazards. The recent Kroger warehouse fire at Carbondale has stimulated action along the lines that the Illinois Fire Prevention Association suggested.

Captain Waugh stated that the Chicago area consists of all Cook county except five townships, five townships in Lake county along the lake as far as Waukegan, five townships in Indiana including Gary and all of DuPage county.

Committee Will Get Up Plan

At the close of the meeting it was decided to authorize the committee that has been working on the subject and presented tentative recommendations to the state authorities, to continue and have authority to put the machinery in effect. This committee consists of L. C. Petterson, Sun, president, and A. R. Rathslag, Fire Association, secretary Illinois Fire Prevention Association; W. B. Tobias, Hartford Fire, president, and Leo Davis, North America, vice-president Illinois Fire Underwriters Association; H. J. Conklin, Firemen's, secretary; Edgar Taylor, National-Ben Franklin, member executive committee Illinois Field Club; Eugene Arms, Mutual Fire Prevention Bureau.

The committee will get to work immediately and draw up suggested inspection forms to present to the state authorities and will have a conference with them at Springfield at an early date.

Tobias Explains Plans

At the meeting of the Illinois Fire Underwriters Association President Tobias explained the plan at some length, he being the originator of it. He stated that fire can be a great destructive factor in various food products. The Illinois Fire Underwriters Association offered the plan through the Illinois Fire Prevention Association to make inspections of all these strategic food warehouses during the war period. The offer was accepted and the inspection work will be done by all stock and mutual fire company field men although they will not carry any company credentials nor be affiliated with the insurance business so far as this public service is concerned. Mr. Tobias said that there is an opportunity for educational work especially as to elevators in giving more attention to fire protection. There will be a uniform program outlined, he said, for all the inspectors. To get the mechanics in shape will require some little time.

Forget Insurance Affiliations

In the inspection work he said the inspectors will entirely forget their insurance connections. They are not to discuss the question of values or rates. Individual insurance work, he said, must be continued. There is a definite responsibility resting on the field men in the war effort. They are as patriotic as any other citizens, he added, and they desire to get into this work with enthusiasm.

This is the first attempt on part of any state fire prevention association to align itself with this public conservation work.

Captain Waugh explained that naturally all recommended forms and plans must be submitted to the federal government and approved before being put into action.

The plan of the Illinois Fire Prevention Association inspectors doing this work has the approval of Governor Green of Illinois. His views were sought early in the negotiation.

Two New Buffalo Vice-Presidents

George W. Seilor and John W. Dillon, who have been junior officers of Buffalo, have now been elected vice-presidents.

Busy Field Program Laid Out in Peoria

All the Fire Field Organizations Held Important Meetings

PEORIA, ILL.—This was a busy week for the Illinois field men meeting in this city. On Wednesday noon there was a luncheon presided over by W. P. Brown, Peoria local agent, who is chairman of the fire prevention committee of the Peoria chamber of commerce, it being held in connection with the inspection at Peoria Wednesday and Thursday by the Illinois Fire Prevention Association. One of the features of the luncheon was a five minute talk by Mary Ellen Brantlet of the Woodruff high school on fire prevention. An essay contest has been carried on under the auspices of the chamber of commerce committee in the grade schools. The prize winners were announced. L. C. Petterson, president of the Illinois association, was introduced.

H. K. Rogers Chief Speaker

The main speaker was Harry K. Rogers of the fire prevention department of the Western Actuarial Bureau, who also addressed the school children. The fire chief of Peoria and the fire chiefs of the towns in the Peoria district were present. C. J. Mattson, deputy state fire marshal, was present at the luncheon having attended also the meeting of the Illinois Fire Prevention Association. The field men were accompanied in their work of inspection by 30 firemen and 23 boy scouts.

At the Illinois Fire Prevention Association meeting Tuesday afternoon, President Petterson presided. W. B. Tobias acted as spokesman for the inspection work that will be undertaken by the field men covering grain elevators, seed warehouses and food supplies.

I. F. U. A. Meeting

The Illinois Fire Underwriters Association meeting took place Monday morning with President W. B. Tobias in the chair.

Manager C. W. Soderstrom of the Illinois Inspection Bureau explained the new simplified dwelling form and rule book. The field men were greatly pleased with the improvements that have been made.

Vice-president Leo Davis read the secretary-treasurer's report inasmuch as Miss E. E. Edwards, who had filled that position for 34 years resigned as of Jan. 1. It was recalled that 34 years ago when Miss Edwards took charge, but before her election had been approved a similar report was read by the late Carroll L. DeWitt, then of Newark Fire.

New members elected were F. E. Gibbs, Scottish Union; A. R. Goodall, Phoenix of Hartford; G. C. Huth, Royal Exchange; F. A. Sherman, National of Hartford; H. N. Smith, Fidelity-Phenix and First American; G. R. Harvey, National. Resignations were received from E. H. Johnston, Fidelity-Phenix; E. H. Bossow, National; C. W. Swazee, Home.

The appointment of Miss Ruth Liljgren as secretary-treasurer to succeed Miss Edwards was affirmed.

President Tobias reported that the balance situation showed considerable improvement this year.

FIELD CLUB MEETS

The Illinois Field Club (bureau) held a meeting. President Early Hanley, Dubuque Fire & Marine, is now in the naval service and L. E. Whaling, Milwaukee Mechanics, vice-president, presided. H. J. Conklin, Firemen's, is secretary. The plan instituted by the Illinois Fire Prevention Association for field men to act as inspectors of grain and seed warehouses, food warehouses

and the like was discussed at length. R. S. Danforth, superintendent of agents Millers National, and Assistant Manager L. W. Brown of the Firemen's, were visitors.

AT EDWARDS' BANQUET

A dinner was held Tuesday evening to honor Miss E. E. Edwards, retiring secretary and treasurer of the Illinois Fire Underwriters Association who had served the organization for 34 years, she taking her seat officially at the annual meeting in June, 1909. At that time Fred T. Wise of Home was president. W. J. Sonnen, St. Paul F. & M., was elected president at the 1909 meeting and C. W. Good, London & Lancashire, the following year. Miss Edwards wore an orchid, the gift of Earl Miller, manager of the Illinois Audit Bureau. President W. B. Tobias of the I.F.U.A. paid a signal tribute to Miss Edwards and her work. He read a letter from Secretary C. F. Thomas, Western Underwriters Association, commending Miss Edwards for her long service. He presented her with a bouquet of 34 red roses, the gift of H. J. Casper,

U. S. manager Eagle Star, former Illinois field man.

Leo Davis, vice-president of the organization, read a number of letters from former Illinois field men and some still in the ranks who were not able to be present.

(CONTINUED ON PAGE 10)

Call Pink Exemplar of Best Type of Supervisor

(CONTINUED FROM PAGE 2)

tend because of his duties as a member of the New York court of appeals bench but he sent a telegram.

Mr. Phillips also read messages from former Governors Lehman and "Al" Smith of New York. Mr. Lehman could not be present on account of his new war duties and Mr. Smith is confined to the hospital.

Harrison B. Amber and Harold B. McCard of the H. A. Furbish agency, Rangeley, Me., on completion of 25 years as agents of Great American Insurance Company were presented by Special Agent Emil A. Ribbe with sterling silver water pitchers.

FOR FIRE AND CASUALTY MEN ONLY!



How to fill a
**DIAMOND
FLUSH!**

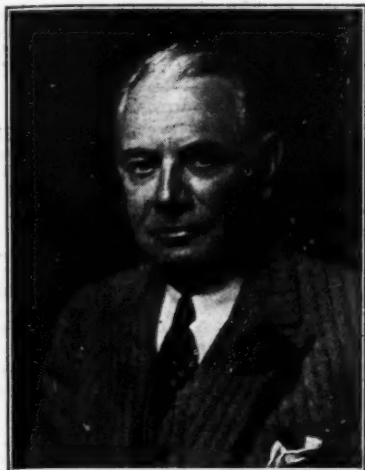
► Ever draw to a bob-tailed diamond flush and miss? We have, and it reminds us of a fire and casualty man—or agency—who makes no attempt to sell life insurance. He's missing a lot of extra income—income he'll need to replace the wartime loss in automobile business. ► If you're like that we've got a deck full of diamonds and we're geared to help you get that life business. We're 95 years old and big enough (over \$100,000,000 of life insurance in force) to have what it takes, but small enough to give you our personal attention and help. ► We want men like you in the New England States, New York, New Jersey, Delaware, Maryland, District of Columbia, Virginia, Pennsylvania, Ohio, Illinois, Michigan and Missouri. ► Fill that diamond flush NOW, don't wait until you're forced to. Drop a line to Rolland E. Irish, president, TODAY!

UNION MUTUAL
LIFE INSURANCE COMPANY
Portland **MAINE** Home Office



George Day Resigns Aetna Fire Post

HARTFORD—George Z. Day, former president of Standard of New York and Standard Surety & Casualty, and



GEORGE Z. DAY

for the past 12 months vice-president of Aetna Fire and its subsidiaries, announces his resignation.

Mr. Day had been with the two Standards since Standard of New York was established in 1922, having joined that organization as secretary. Prior to that he was an official of Crum & Foster. He became president of Standard in 1937, and when these companies were purchased in May, 1941, by Aetna Fire, Mr. Day agreed to accept an executive position with the purchasers in order to assist in holding the business of the Standards and welding the affairs of the companies to the Aetna organization.

As this purpose seems now to have been accomplished, Mr. Day feels justified in returning to New York.

Youngberg, Flynn Named Officers of Paramount

A. C. Youngberg of the Youngberg-Carlson agency of Chicago was elected a vice-president of Paramount Fire at a meeting of the directors in New York. Fred L. Flynn of Harlingen, Tex., was named treasurer taking the place of Matt N. Young of Nashville. Mr. Young becomes a director of Paramount replacing the late G. M. Semmes, who was president of Calumet Securities Corporation at Gary, Ind. A dividend of 10 per cent was declared.

G. R. Swantner of the Swantner & Gordon agency of Corpus Christi, Tex., was host at a game dinner to stockholders of Paramount Fire. The menu included deer, wild turkey and duck, which Mr. Swantner killed on a hunting trip.

Minn. Regional Agents Meet

WINDOM—Earl Loose of the Fred L. Gray Co., Minneapolis, spoke on liability coverages this week at a meeting of the Southwestern Minnesota Agents Regional Association. B. C. Grangaard, recently elected president of the regional, has moved to Sioux Falls, S. D.

Columbia, S. C., Elects Directors

The Columbia (S. C.) Association of Insurance Agents at its January meeting elected Claude P. Davis, David G. Ellison, Jr., Charles D. Arthur, J. Henry

Fair and Marion A. Park directors. Officers also are directors: W. Dixon Foster, president; Thomas B. Boyle, vice-president, and Neill O. D. Bultman, secretary-treasurer.

The proposed agents' qualification bill was discussed.

N.F.P.A. Engineer in England

Horatio Bond, chief engineer for the National Fire Protection Association, is spending January and February in England at the request of James M. Landis, director of civilian defense, to observe British experience with civilian defense fire problems and fire protection generally.

Meade Sells National Reserve

Holmes Meade, who has been president of National Reserve Life of Topeka for the past four years, has sold his entire interest in that company to H. O. Chapman and associates and Mr. Chapman has been elected as the new president. Mr. Meade is head of the Meade Investment Company, prominent local insurance agency of Topeka.

Blackmon Heads S. C. Group

J. B. Blackmon of the Trust Company of South Carolina, Hartsville, S. C., was re-elected president of the Darlington

B.D.O. Asks for Reports on WDC Activities

At the time the Business Development Office undertook the program for informing the public concerning war damage insurance, an officer of the War Damage Corporation requested that a complete report by states be submitted to the WDC after the program had run its course.

The B.D.O. is mailing a questionnaire to members of state associations through the officers in an effort to secure complete information from which this report will be compiled.

Any producers not receiving a copy of this questionnaire should transmit the following information to the B.D.O., 116 John street, New York, at the earliest date possible:

Number of letters, cards, etc., sent to clients (enclose samples); number of

County Association of Insurance Agents at the annual meeting. Efford Pate, Lamar, was renamed vice-president. W. L. Hunnicut, Jr., Hartsville, was named secretary-treasurer. The entire legislative delegation of Darlington county met with the agents, and the proposed agents' qualification bill was discussed. Insurance Commissioner William Eggleston was a guest.

newspaper "ads" run; circulation of papers used; what other form of advertising was used (send sample); how many persons has your agency personally contacted on war damage insurance; have you made any talks before civic clubs or other organizations.

The B.D.O. has a record of all material mailed from that office and it is not necessary to include the use made of stickers, folders and posters received from this office.

Honor 50-Year Man in Boston

BOSTON—James Davis, secretary of the Boston Board since 1926, and connected with the board for 50 years, was tendered a testimonial luncheon by a large outpouring of the board. Every guest was presented a gold covered book, giving a history of the board for the half century, which had been prepared by Mr. Davis. Charles L. Powers, president, presided and presented Mr. Davis with a check from the board members.

Jost to Lutheran Brotherhood

Lorenz Jost, chief examiner of the Illinois department, has resigned and gone with Lutheran Brotherhood at the head office, doing special work. He formerly was an examiner with the Minnesota department.

SHE WON'T TALK!

Will You?

THE ENEMY HAS EARS

WE hope this poster will remind the insurance fraternity that it is in this fight too. They too must enlist in the silence campaign.

Copies of this poster, size 9 x 12 inches, will be furnished any insurance agent for window display

purposes. The Employers' Group imprint appears on the back of the poster. For copies write A. R. P. Department, The Employers' Group, 110 Milk Street, Boston. Please order by form number which is S428.



POSITION WANTED

Insurance Agent. 51 years old with 25 years experience in general insurance. Michigan territory. Will consider position with aggressive stock company as special agent. Address Box R-16, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

NEWS OF FIELD MEN

Illinois Field Men Have Many Activities at Peoria

(CONTINUED FROM PAGE 8)

President Tobias then presented C. M. Cartwright, THE NATIONAL UNDERWRITER, who acted as master of ceremonies. There were no set addresses but K. S. Ogilvie, western general agent Norwich Union Fire, was introduced and made some remarks as did John Chickering, superintendent of agents of Sun, a former Illinois field man.

C. W. Good presented Miss Edwards with a book of remembrance containing the signatures of all those present. He recalled the fact that there were only three men besides himself present at this dinner who were at the annual meeting when he was president, the others being D. P. Coffman, New York Underwriters; F. G. Cargill, North British & Mercantile, and A. J. Meyer, Automobile. Mr. Good referred to some of the leaders in the old Illinois State Board at the time Miss Edwards took charge.

D. M. Vance, Royal-Liverpool, also paid tribute to Miss Edwards and presented her on behalf of the organization with a modern radio. Miss Edwards responded briefly to the sentiment of the hour and expressed her appreciation of her long association with the Illinois field men.

BLUE GOOSE RALLY

The Illinois Blue Goose held a buffet dinner Wednesday night with J. P. Jana, Hanover Fire, most loyal gander, in charge. It was purely a social gathering and there were no addresses. The entertainment was afforded by professionals.

J. W. Stevens Reports on Alaska Fire Protection

SAN FRANCISCO—Fire protection facilities in the Alaska war area, including important navy bases about Dutch Harbor, have been materially strengthened in the past few months by formation of fire departments from the ranks of service men and civilian workers who have had experience in fire departments in the states, according to Jay W. Stevens, chief of fire prevention bureau National Board, who recently spent six weeks in that war area.

Speaking to the San Francisco Blue Goose, Mr. Stevens, who was accompanied on the trip by Herbert Raines, National Board engineer, and Lieutenant Richard Robertson, former special agent in Seattle for Northern Assurance, told of the conditions under which the Seabees, other civilians and the armed services operate.

After describing headquarters of the air patrol which covers this territory 24 hours a day in all kinds of weather, Mr. Stevens said the members' only diversion was an old phonograph with eight records played over and over again. The San Francisco Blue Goose has raised a substantial sum of money for records and other supplies for the patrol. Mr. Stevens reported that the men in the patrol offered to paint a blue goose on every "ship" in the squadron and to call itself the Blue Goose Patrol.

Later in the day about 150 fire insurance men and women and fire chiefs from northern California communities staged an informal reception for Mr. Stevens as a welcome on his reappointment as California fire marshal.

Field Conference Postponed

The conference of field men in the western territory of Phoenix of Hartford that was to have been held at the Edgewater Beach Hotel in Chicago this week has been postponed due to the illness of Vice-president Roy Eblen at the home office.

Phoenix Returns to Denver; Lundquist Is Promoted

W. D. Phoenix, state agent who recently was placed in charge of the Utah-southern Idaho-eastern Nevada territory by Royal-Liverpool, has been transferred back to his former headquarters at Denver because of illness in his family. He will continue temporarily to function from the Salt Lake City headquarters until relieved by his successor, Special Agent C. W. Lundquist, probably about Jan. 31. Mr. Lundquist has been with Royal-Liverpool since 1922, when he began as a junior clerk in San Francisco. More recently he has been special agent in western Washington.

Home Field Conference Held in Peoria Monday

The Illinois field men of the Home group, 14 in number, held a conference in Peoria Monday in charge of State Agent A. H. Knight. All the regular field men were present, also the farm and hail specials, Manager James Feehey of Home Indemnity and Executive Special Agent Dennis Smith of the farm department spoke.

Pine Tree State Field Club Elects McKowen President

PORTLAND, ME.—The Pine Tree State Field Club elected these new officers: President, Austin V. McKowen, state agent New Hampshire Fire; vice-president, W. E. Wormwood, special agent North British; secretary, E. A. Ribbe, Great American; treasurer, R. P. Burke, Fidelity-Phoenix; executive committee, Edmund Devlin, U. S. F. & G.; Murray Bradish, Springfield; H. G. Allen, Commercial Union.

The club entertained at its annual dinner President C. W. Pierce of Factory Association and C. E. Pelletier, special agent Federal Bureau of Investigation.

Field Men Owatonna Speakers

OWATONNA, MINN.—S. W. de Waard, National Liberty, and John McHale, New York Underwriters, were the final lecturers in the educational course of the Southern Minnesota Agents Regional here. Their subject was "The History of Insurance and Types of Companies."

Anthracite Club to Elect

The annual meeting of the Anthracite Field Club of Pennsylvania will be held Jan. 26 at the Hotel Casey, Scranton. This will be a dinner meeting, followed by the election of officers. G. D. Casar is secretary.

N. J. Field Club to Elect

NEWARK—The New Jersey Field Club will hold a luncheon meeting Jan. 25 and will elect new officers.

Paul Zoelzer Retires

MINNEAPOLIS — Paul Zoelzer, Minnesota state agent of Agricultural, has retired from active service. C. L. Dobbs, who has been special agent, is handling the Minnesota field work.

Use of Water Fog Explained

DETROIT—Use of water fog for extinguishing fires in inflammable liquids and electrical equipment was demonstrated to the Michigan Fire Underwriters Association at the January meeting by officials of the Rockwood Sprinkler Company from the east and a film was exhibited showing this method in action. W. R. Ewald, Detroit F. & M., presided. W. L. Friedman, Underwriters Service, program chairman, conducted a question-and-answer panel. W. A. Gibson, Jr., North British, rules and forms chairman, explained proper

uses of several new forms. W. S. Byler, Fireman's Fund, Battle Creek, has been named on the board, replacing H. C. Pollock, Commercial Union, now in New York with a technical army service. Dean Perry, Grand Rapids, Hanover Fire, was admitted to membership.

Griffen Back Full Time

E. F. Griffen, for many years special agent for the Royal-Liverpool group in northern California and for the past 18 months on half-time duty following retirement, has been called back to full-time service and will take charge of the Reno service office. Mr. Griffen will replace his son, Robert A. Griffen who is now in the navy as a lieutenant (j.g.). Mr. Griffen will operate under W. H. Siemer, state agent.

Berens Opens Agency

Harry C. Berens, special agent for California-Commercial Union group in Los Angeles, has resigned and entered the local agency field with offices in the Van Nuys building.

Tidrick to Speak Jan. 25

COLUMBUS, O.—Ross F. Tidrick, state agent Springfield Fire & Marine, will address the Ohio Stock Fire Insur-

ance Speakers Association here Jan. 25. J. J. Such, Automobile, presided at the meeting this week. H. N. Coldwell, Security of Connecticut, spoke on "Rent Insurance" and John E. Wrigley, Corroon & Reynolds, "Problems of the New Field Man."

Fred Reiss, Employers, spoke to the Springfield Association of Insurance Agents on "Fire Prevention and Public Relations" and C. W. Dunbar, American National will talk to the Kiwanis Club at Piqua on "War Damage Insurance."

N. J. Field Rally Jan. 25

NEWARK—Election of officers will take place at the meeting of the New Jersey Field Club Jan. 25 here. A meeting of the executive committee will precede the luncheon.

The Minnesota Fire Prevention Association will inspect South St. Paul Jan. 26. On Jan. 28 a number of the field men will attend a Kiwanis Club luncheon at which John G. McHale, New York Underwriters, will speak.

Charles L. Schafer, Pan-American Airways, spoke to the San Francisco Blue Goose.

"The Successful Insurance Agency" by B. D. Cole will give you many pointers for your agency. 203 pages. Only \$1 from National Underwriter.

TOO LITTLE TOO LATE?

Yes, it's possible — unless you have persuaded your assureds to secure an up-to-date appraisal of their jewelry, furs and other valuable property (if not purchased recently) and have increased the insurance to protect the higher values.

It's no secret that replacement of jewelry, furs and similar valuables is now difficult — if not impossible. Replacement costs are soaring but there's no rationing of insurance nor have rates been increased.

Don't let your assureds be faced with too little insurance too late.

THE MANHATTAN Fire and Marine

99 JOHN STREET



NEW YORK

— Insure Victory — Buy War Savings Bonds —

George Watson, Veteran Editor, Dies at Age of 74

(CONTINUED FROM PAGE 2)

terest and established a trade paper in the building construction field. This venture got off to a good start but because of war conditions its principal advertisers dropped out and the paper ceased operations. In 1918 he joined THE NATIONAL UNDERWRITER New York office and handled fire insurance news, later covering the casualty field as this type of business assumed prominence.

To an unusual degree Mr. Watson had the faculty of inspiring men's implicit trust in his discretion. Many of the most prominent figures in the business made him their confidant. He always respected these confidences. At the same time he was resourceful in obtaining news and in this he was helped by the fact that anyone who told him anything could be sure that it would never come back to plague him.

Naturally, much that he was told was not meant for publication but it was of inestimable value to him in knowing what was going on in the business and in anticipating news developments.

Modest and reticent, Mr. Watson was personally extremely well liked by those whom he called on and in his own company. There was never anything self-righteous about his scrupulous integrity and he was admired and respected for it. His friendliness was entirely sincere.

Native of Scotland

A native of Aberdeen, Scotland, Mr. Watson was keenly interested in Scottish literature and as a young man returned to Scotland for a vacation tour. He was also a close student of American history.

For several years Mr. Watson was wielder of the New York City Blue Goose.

After serving for 20 years, Mr. Watson several years ago relinquished the post of district clerk of the Cranford School Board. For many years he was secretary of the Cranford chapter of the American Red Cross and was for several years secretary of the Cranford Welfare Committee. He gave up both these positions about a year ago.

Surviving are his wife, Mrs. Louise Crane Watson; two sisters, the Misses Charlotte and Jean Watson of Cranford; a daughter, Mrs. George Spalding of Cranford; a son, Captain George A. Watson, Jr., of the Army Medical Corps, now stationed at Camp Blanding, Fla., and three grandchildren.

The Rev. W. R. Sloan, pastor of the First Presbyterian Church of Cranford, of which Mr. Watson was a member, officiated at the funeral service, which was at the residence. Burial was in Fairview Cemetery, Westfield, N. J.

A committee of New York City insurance newspapermen, headed by L. A. Mack, publisher of the "Weekly Underwriter," adopted a resolution expressing their affection for Mr. Watson as a

friend and their admiration for him as a man. The resolution stated in part:

"In all his work he was conscientious, thorough, and honest. His friendliness and integrity drew to him friends who trusted him. He was an accurate reporter, a clear writer and a sound commentator. Ever his aim was to advance and improve the great business of insurance. He enjoyed the confidence of insurance men and he never betrayed it. As the shadows deepened he could look back over a long life and say truthfully, 'I have kept the faith.'"

The committee sent copies of the resolution to Mr. Watson's family and to THE NATIONAL UNDERWRITER staff.

Hutchinson Women Meet

The Hutchinson (Kan.) Association of Insurance Women heard Mrs. Lawrence Foster, recently of London, at a dinner meeting. A handkerchief shower was given Miss Barbara Pierce, Wade Patton Agency, who expects to be called into the WAVES soon. Miss Patricia Snyder, who takes her place with the agency and Miss Carey May Upp of the McNaghten Agency were introduced as new members. Members attended their weekly insurance school meeting at the Will S. Thompson-Kline office with Cecil C. McGee, state agent National Fire, Topeka, as discussion leader on miscellaneous coverages. A. N. Pomeroy, Western Adjustment, was chairman.

Tells Terms of Suspension

LOS ANGELES—Commissioner Caminetti has been imposing penalties on agents and brokers for violations of the various sections of the insurance code or department rulings. During suspension, he is notifying producers affected that they or their employees cannot negotiate insurance with the public collect premiums, countersign or issue policies or endorsements.

The suspended broker may receive from insureds and transmit to insureds renewals and deliver or mail policies to insureds if negotiated prior to suspension. Caminetti suggests such producers close their offices or turn the business over to a licensed broker or agent during suspension.

Discuss Share-Ride Plan

R. N. Cooper, assistant sales manager Derby Oil Company, addressed the Wichita Blue Goose, explaining the travelers emergency transportation plan share-the-ride club organized among Wichita traveling men. For a small membership fee, and monthly dues, members are kept informed of routings for their mutual benefit. The Wichita Blue Goose Auxiliary held a monthly luncheon-bridge with Mrs. Van B. Higbee as hostess assisted by Mrs. R. B. Lathan and Mrs. E. P. Janousek.

Rationing Cancels Luncheon

Rationing canceled one of the oldest customs in New Orleans, the luncheon given by Lafayette Fire on the date of its annual stockholders meeting. This would have been the 74th, but President John X. Wegmann said because of food shortages it was called off. The luncheon usually attracted from 500 to 600 people, including insurance men, bankers, business men, city officials, and members of the fire department.

Hutchinson Agents Open Forum

N. N. Kline of the Will S. Thompson Agency and M. W. Webster of the McNaghten Agency led discussions on Personal Property Floater and War Damage Insurance at the Jan. 5th meeting of the Hutchinson (Kan.) Association of Insurance Agents.

John Engstrom, Jr., of the Harris, Burns & Co. agency, has been reappointed chairman of the fire prevention committee of the Wichita Chamber of Commerce. Wichita won first place in its class in the Interchamber Fire Waste Contest last year and tied for fourth place in the Fire Prevention Week contest sponsored by the N. F. P. A.

If Winston Churchill had his way.....

"If I had my way, I would write the word 'insure' over the door of every cottage, and up on the blotting book of every public man; because I am convinced that for sacrifices that are inconceivably small, families can be secure against catastrophes which otherwise would smash them forever."

Hon. Winston C. Churchill.

To provide this security soundly and economically, Pearl American offers to policy holders and agents the skilled experience and conscientious service of its nationwide organization.

PEARL ASSURANCE COMPANY, LTD.
EUREKA-SECURITY FIRE & MARINE INSURANCE CO.
MONARCH FIRE INSURANCE COMPANY
80 JOHN STREET, NEW YORK

Cleveland, O.
314 Bulkley Building

Philadelphia, Pa.
525 Chestnut Street

Cincinnati, O.
1417 Carew Tower

Chicago
175 W. Jackson Blvd.

San Francisco
200 Bush Street

PEARL AMERICAN

BOILER INSPECTOR—

Cleveland—Large Conference Co. Must hold Ohio CTF.....\$250

3 SAFETY ENGRS.—

Compensation exp. \$300

PAYROLL AUDITOR—

Travel.....\$225 & Exp.

SPECIAL AGT.—

Marine Dept.\$250

Apply to either office

O'SHEA EMPLOYMENT SYSTEM

64 E. Jackson (Wab. 1884) Chicago
Widener Bldg. (Loc. 8801) Phila.

L. TOWERS, Manager
Insurance Department

INSURANCE MEN IN ARMED SERVICES

Michael Todd, counterman in the Engelhard-Krogman & Co. agency of Chicago for the last six years, has been inducted into the army and is stationed at Fort Sheridan, Ill. Recently he has been handling war damage insurance.

Robert J. McIvor, Marysville, O., local agent, has graduated from the officers' school at Fort Benning, Ga., and has been commissioned a second lieutenant in the infantry.

Don C. Woodley, who has been associated with the Picton-Cavanaugh agency of Toledo since 1929, and who attended the Aetna Casualty home office sales school in 1930, has entered the navy as a seaman, first class.

Miss Eleanor Burnham, daughter of P. C. Burnham, personnel manager of the North America companies, has been commissioned a lieutenant in the WAACs.

Word has been received that **Lieut. Harry F. Rearden** was wounded in action over western Europe. He is a son of Harry E. Rearden, Los Angeles broker, and was associated with his father before being called to active duty in 1941. He served as an infantry lieutenant at Fort Lewis, Wash., until last January, when he was assigned to the air force for flight training. He received his pilot's wings in July and has been piloting a flying fortress.

Special Agent Irvin H. Thomas of Aetna Fire in Tennessee has entered the service and is stationed at Fort Oglethorpe, Ga. He travelled out of Nashville.

Ed Carnot, auditor and underwriter of the John G. Beck agency, Pittsburgh, is now in the army, stationed at Fort Benjamin Harrison, Ind., finance replacement training center for basic instruction in finance.

The **Michigan Blue Goose** has published a roster of its members that are now in uniform. The group includes **Howard J. Bleser**, formerly of Hartford Fire, who is now a private in the air force replacement at Miami; **Lieut. Ray W. Douglas**, American, Ft. Sill, Okla.; **Sergt. Glenn Edelmann**, Home, Weather Observation Station, Douglas, Ariz.; **First Lieut. Ray L. Jennings**, American, Internal Security Division, Boston; **Lieut. Col. R. K. Phelps**, Michigan Inspection Bureau, Camp Rucker, Ala.; **Harry Pollock**, Commercial Union, Material Center, New York City; **Arthur Ritmueller**, Home, Aberdeen Proving Grounds, Md.; **W. T. Smethells**, Detroit Fire & Marine, U. S. Navy Training School, Princeton, N. J.; **Lieut. John Treble**, U.S.N.R., Security of Connecticut, Headquarters Air Forces, N. Y.; **Charles H. Trevz**, Standard of New York, Officers Candidate, Camp Custer, Mich.; **Lieut. Ned R. Webber**, Fire Companies Adjustment Bureau, Ogden, Utah; **Walter H. Wolf**, American, Sioux Falls, S. D., and **Don Wood**, North America, Chanute Field, Ill.

James E. West, Indiana special agent for Trinity Universal, has entered the

army and is stationed at Camp Campbell, Ky.

Clyde C. Fowler, former general manager of Fowler, Cooledge & Forrester, Atlanta, Ga., has been promoted to captain in the army air force. He has been at the preflight school at Maxwell Field, Ala.

W. D. Donahue, claim adjuster in the Providence, R. I., office of Lumbermens Mutual Casualty, has been commissioned a lieutenant (j. g.) in the navy.

Clarence A. Cohen, casualty manager of Emery & Kaufman, New Orleans, has been commissioned a first lieutenant in the army.

Capt. Thomas Q. Winkler, a member of the Gills-Winkler agency, was in New Orleans recently for a brief furlough after 10 months in the Hawaiian Islands. He is with the coast artillery.

Raymond L. Atwood, associated with O'Brien, Russell & Co., Boston, for the last eight years and previously general agent Fireman's Fund in charge of the eastern department's automobile business, has entered the war, reporting as a lieutenant in the naval air force. He served as a naval aviator in the first world war.

B. H. Paddock, secretary of General Underwriters, Detroit, general agent of Hartford Accident, has received leave of absence to enter active service as an administrative officer in the naval air force, training at Quonsett, R. I.

P. F. Lewis, Milwaukee agent for the last five years and formerly a special agent in southern Wisconsin for Boston and Old Colony, has been commissioned a lieutenant in the naval air force and awaits call to active service. He was an officer in naval aviation in the first world war.

NEW YORK

CENTRAL BUREAU REPORTS

The Central Bureau of New York reports that unpaid earned premiums of fire companies for August, 1942, amounted to \$11,718, an increase of \$581 from August of the previous year. For casualty companies the 1942 figure was \$71,475, an increase of \$7,418.

OPENS SEPARATE OFFICE

Walter H. Bennett, former secretary and general counsel National Association of Insurance Agents, and now counsel, has moved his office to the 17th

floor at 80 Maiden Lane being associated with the law office of Dimmock, Snyder & Van Patten. The suite is 1723. In addition to the work for the National association he will accept other employment as insurance counsel or in federal practice.

TUXEDO CLUB DESTROYED

Fire damage to the Tuxedo Club in the exclusive Tuxedo Park, N. Y., residential colony is estimated at \$200,000 including \$60,000 loss on contents, probably all covered by insurance. The three-story brick and stucco English country style structure was practically

destroyed. Only a few objects of value of the furnishings were salvaged in good condition, principally sporting prints and paintings. Much of the furniture carried out was soaked by a heavy rain. A considerable part of the insurance was written by Marsh & McLennan.

PINK FOR POSTWAR UNION

Superintendent Pink of New York, who is chairman of the Citizens Conference on International Economic Union, gave a talk over the radio in which he stressed the necessity of economic union of all nations for lasting peace. He declared that to wait for military victory

"THINK NO LITTLE THOUGHTS!"

Now the imperative need is for big thinking that the greatest problem our Country ever faced may be correctly solved. When Victory is won, let it be said that insurance men and women — agents, brokers and companies—did their full share in the preservation of our free American way of life.

Our Best Wishes to All
in 1943



THE SPRINGFIELD GROUP

W. B. CRUTTENDEN, President

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY	SPRINGFIELD, MASS.
CONSTITUTION DEPARTMENT	SPRINGFIELD, MASS.
SENTINEL FIRE INSURANCE COMPANY	SPRINGFIELD, MASS.
MICHIGAN FIRE & MARINE INSURANCE COMPANY	DETROIT, MICH.
NEW ENGLAND FIRE INSURANCE COMPANY	SPRINGFIELD, MASS.

OF FIRE INSURANCE COMPANIES

The UNITY FIRE INSURANCE CORPORATION

90 JOHN STREET · NEW YORK, N. Y. · John A. Heinze, President

Treaty and Facultative

Reinsurance
Fire and Allied Lines

Florida Association Has 106 in Service

TAMPA, FLA.—The Florida Association of Insurance Agents now has 106 members in the armed services, including one WAAC, **Margaret Devlin**, of Jacksonville. **Mike Corley**, air corps, of St. Augustine, is the only casualty, having been killed in action. Miami leads the list, with 32 and Jacksonville follows with 25, Orlando has seven, Tampa six, and St. Petersburg six. Pensacola, Lakeland and St. Augustine have three each, including Mr. Corley. Two each are from Tallahassee, West Palm Beach, Winter Haven, Sarasota, Bradenton, Clearwater and Eustis.

before clarifying our ideas and planning for a just peace would be suicidal and that "we do not want to drift into the doldrums which followed the last war."

SENTIMENT FOR SATURDAY CLOSING

Replies received to date on a questionnaire relative to closing of insurance offices on Saturdays as a fuel conservation measure sent out by the New York Board of Trade, insurance section, indicate that about 90 percent of the offices are in favor of it, providing that a skeleton force is available for emergency use. A number of offices said that they would be in favor of it if such a move were made by the entire industry. Some offices replied that the plan was already working well for them. About half of the questionnaires have been returned.

COMPANIES

St. Paul's Premiums in '42 Higher by 19% Than in '41

St. Paul Fire & Marine, which is usually the first of the large companies to issue its annual statement, again makes an early appearance and shows very handsome increases in premiums, assets and surplus to policyholders. Assets are \$54,361,201, an increase of \$2,499,025 for the year. Policyholders surplus is \$36,922,228, an increase of \$1,723,401. The premium reserve is \$11,574,984 or an increase of \$438,184. The net premiums written increased roughly 19 percent during 1942 as compared with 1941, amounting to \$19,016,575. The increase was \$3,009,564. There was a net underwriting profit of \$719,609.

The affiliated Mercury also made increases all the way along the line, the assets now amounting to \$7,686,147, surplus to policyholders \$4,383,409, premium reserve \$2,664,082, net premiums written \$2,878,234, underwriting profit \$88,330.

Brady Director of Merchants

Executive Vice-president W. F. Brady of Merchants Fire of New York, Washington Assurance and Merchants Indemnity has been elected a director of Merchants Fire. He was already a director of the other two companies.

J. H. Hahn of South Orange, N. J., has been elected a director of National Fire & Marine.

Republic of Dallas, which has been licensed in Michigan for fire reinsurance since 1932, has had its license broadened to write fire and allied lines and inland marine. Unity Fire has been admitted to write reinsurance.

Train Fire Brigades in High Explosives Plants

H. K. Rogers of the Western Actuarial Bureau in Chicago is currently helping to direct for the ordnance department of the Army a project to provide basic training for fire brigades in high explosives plants in 32 states. He is assisting Capt. William Cutter of Chicago in this work. Mr. Rogers is setting up an instructional program for the fire brigades. In some plants he will do the actual training and in other places he will supervise the work. He is arranging for a leader in each state. In Illinois the leader will be the state fire marshal. In Tennessee and Kansas it will be the chief engineer of the inspection bureau. These fire brigades consist of full time employees but most of them have not had previous experience in fire fighting.

Maynard Nelson, manager Stillwater Insurance agency, Stillwater, Minn., has been elected a director of the Cosmo-

Discuss Causes of 2 Large Michigan Fires

The Michigan Inspection Bureau has issued a report on the Chase department store fire at Pontiac, Mich., Nov. 16, which shows that the insurers experienced a loss on the building of \$185,000 and on the contents of \$350,000. The estimated building value was \$275,000 and contents value \$385,000.

The inspection bureau concluded from the facts that improperly and unprotected steel members were substantially responsible for the large building loss. It suggests that this is an opportune time for Pontiac to amend its building code to require standard fire resistive construction. The loss illustrates the desirability of an alert and capable watchman. Under the existing handicaps the fire department did a commendable job in handling the fire. Lack of proper equipment as evidenced in the fire has resulted in the city ordering an aerial truck and pumper.

The fire at 137-39 West Michigan avenue, Jackson, Mich., Dec. 21, illustrates the desirability of thoroughly checking any indications of fire without delay, the Michigan Inspection Bureau comments. Principal assured were Oppenheims, department store; Schiff Co., shoe and shoe

repair concession; Clapps Knitwear Store, and Commonwealth Shoe.

The fire, cause not definitely known, was discovered about 3:45 a. m., having originated in the basement. The spread of the fire was rapid and loss to the risk is considered total with considerable smoke and water damage to adjoining properties. Building insurance was \$22,000 on each of the two sections, 90 percent coinsurance, with \$3,600 and \$6,900 rent insurance. The contents of Oppenheims was insured under a monthly fire reporting form, with values stated to have been \$120,000, and a \$60,000 use and occupancy policy was carried. The insurance on the contents of the concessions is not available at this time. Water and smoke damage to the S. S. Kresge store on the east is estimated at 50 percent on a \$110,000 stock, and the rupture of the south part of the party wall by water, materially contributed to this loss. Smoke and fire loss was also severe to the contents of the adjacent building on the west.

Meehan Reappointed in R. I.

PROVIDENCE, R. I.—Thomas J. Meehan, has been reappointed director of the Rhode Island department of business regulation, which includes the state insurance division.

Hears Appeal in Tacoma Narrows Bridge Case

The supreme court of the state of Washington was to have heard arguments Jan. 18 on the appeal in the case of the Fidelity & Guaranty Fire vs. Millers National, involving a disputed \$50,000 policy covering the Tacoma Narrows bridge. The F. & G. appealed from a decision of King County Superior Judge Meakim, in which Millers National was declared to have relieved itself of liability when F. & G. issued a binder which the lower court said became effective the day before the bridge collapsed Nov. 7, 1940.

F. & G. contends Millers National had not retired from the risk because of a specific 60-day cancellation requirement in the I.M.U.A. form. It was contended acceptance of the F. & G. binder by the broker was not sufficient to waive the cancellation period and the broker did not have authority to waive cancellation. By stipulation, after the loss occurred, F. & G. advanced \$38,000 to permit settlement of loss to be made, and then the litigation ensued.

Only from the **Argus Charts** can you get low cost data on all companies. Order from National Underwriter.



NOW IS THE TIME!!

Now is the time to sell War Damage coverage; to see that your customers get the protective information which they need; to tell your community how insurance works to protect them! Our wartime field service and informative sales-helpers are set up to help you do just these things!



HIO FARMERS INSURANCE COMPANY

Chartered 1848, LeRoy, Ohio

MEMBER • THE NATIONAL BOARD OF FIRE UNDERWRITERS

EDITORIAL COMMENT

Adapting the Manning Tables

There is not much similarity between operating a turret lathe and any job in the insurance business but the study of manpower problems in insurance should be greatly helped by the manning table plan for manpower inventory developed jointly by the war manpower commission and the selective service system.

The manning table plan is a system to provide for the listing of the personnel requirements of essential industries according to job classifications. The aim is to facilitate the orderly withdrawal of replaceable workers from essential industries into the armed services in the inverse order of their essentiality and to provide for their replacement by workers taken from reserve labor sources with the least possible disturbance.

The basis of the plan is the job description blank. In this there are spaces for company name, department designation, the minimum time now required to train a replacement operator, any special physical requirements, type of supervision received or given, description of the work performed, and steps performed in the job. In connection with the latter, there is indicated the operation which involves the most essential skill for the job and also the next most essential skill, also the percentage of time taken by each step of the job.

Schedule A of the manning table lists each job classification in each department. Opposite each job is shown the minimum training time in hours for that job, the number of persons employed, and whether they are men, women, white

or colored.

Schedule B takes each of these job categories and gives various significant statistics about it. There is shown the percentage of the department's personnel that the job accounts for and the same figure as related to the entire plan's personnel, also whether the job is filled by handicapped workers or not and whether the plant expects to re-engineer the job within the next six months so that persons with fewer skills and more limited knowledge can be substituted for the all-around skilled person now required. Additional future labor needs for this job are shown in a very complete analysis. If these needs can be supplied from within the plant it is indicated whether this shall be done by promoting someone or transferring a man from another department doing substantially similar work. If recruits are to come from outside the plant within the next six months the requirements are indicated month by month, also the minimum experience that would be required.

Schedule C is a breakdown of selective service data. Workers are classified as under 20, 20 through 26, 27 through 32, 33 through 38, 39 through 44 and 45 and over. In each of these brackets it is indicated how many are single, how many married, and how many are married and have dependents.

In spite of the differences between factory work and insurance, the manning tables should provide a sound point of departure for any study in the field of insurance.

Getting the National Viewpoint

Those who attended the luncheon given by New York insurance interests in tribute to the insurance commissioners who were present at the winter meeting of the National Association of Insurance Commissioners in New York City will remember vividly a point in the address of President James A. Fulton of the Home Life, who was discussing state and federal supervision. He came out very emphatically for the present system of state supervision, declaring that the people receive much greater attention and the insurance activities of the state were more efficiently looked after than if a bureau in Washington, D. C., was in charge.

He made the very pertinent suggestion, however, that the state commissioners should get away from a parochial or local viewpoint. They should cease thinking so much of building a

wall around their own state, of reciprocal laws, of preventing the natural flow of insurance from one state to another. In other words, he plainly asserted that attempts to pen up insurance in a state will lead to federal control.

We regard Mr. Fulton's observations as most important and should be heeded on every hand. We are glad to see, for instance, Commissioner Viehmann of Indiana doing a practical piece of work along this line. He believes that through proper cooperation of insurance commissioners taking advantage of the present situation there will be a national aspect in state supervision. A local issue arose in Indiana which affected four or five other states. Immediately Commissioner Viehmann got to work to secure the help of his associate commissioners and was successful. If the commissioners take the broad view

that insurance cannot be circumscribed and confined to a certain area but in order to give the greatest service it must have reasonable freedom of operation beyond state boundaries there will be little danger of federal supervision.

Once however premium payers find themselves hindered and thwarted so that they cannot secure protection they desire because of severe state laws or regulations, it will mean a strong plea for federal control.

PERSONAL SIDE OF THE BUSINESS

Charles H. Symonds, having completed 25 years service as special agent of Royal and Newark Fire in Boston, was given a testimonial luncheon by members of Field & Cowles, New England managers of the companies.

J. K. Shepherd of the Shepherd & Co. general agency at Little Rock has been elected deputy of the supreme masonic council for Arkansas. He has long been active in masonic work. He is a past president of the Insurance Federation of Arkansas, the Arkansas Fire Prevention Association, and the American Association of Insurance General Agents.

K. S. Ogilvie, western general agent of Norwich Union, New York, was in Chicago several days this week visiting with L. C. Thoelecke, manager of the metropolitan department of the company in Chicago.

Thomas G. Linnell, Minneapolis general agent and grand supervisor of the Blue Goose, has been appointed chairman of the Hennepin county grand jury at Minneapolis.

Aubrey L. Owen who supervises Virginia for several North America group companies, with Richmond headquarters, fell and hurt his back. He has since been confined to his home, but the injury is not believed to be serious.

Fred A. Hubbard, president of Hanover Fire, was in Chicago last week en route to the Pacific Coast where he will spend two weeks on business.

Lino L. Sertel has been elected a director of the Miami Industrial Bank. Mr. Sertel is president of the Sertel-Reducka local agency of Miami, Fla.

M. D. Pepperman, Montgomery, Ala., local agent, is now specializing in giving away other men's daughters as brides of soldiers stationed at Maxwell and Gunter Field. It all started when Mr. and Mrs. Pepperman invited a couple of soldiers to their home for dinner. One of the soldiers called Mr. Pepperman the next day, stating that his sweetheart had arrived in town from the Pacific Coast and they were to be wed at the Maxwell Field Chapel and would Mr. Pepperman please give the bride away. Although Mr. Pepperman had never seen the bride-to-be, he agreed. As Mr. Pepperman was coming out of the church, another bride-to-be seeing the flower on his coat lapel, asked if he would give her away in marriage. He could think of no reason why he shouldn't, so he gave away two brides within 10 minutes. He hurried away before he was called on again, but after a few days rest he is ready to donate his services again.

T. M. Goodloe, who has been living in Ft. Lauderdale, Fla., since his retirement as special agent of North America and who last year became associated with the firm of Combes, Judd & Graff, realtors, as managers of their

insurance department, has announced that the firm has been dissolved inasmuch as L. C. Judd and Robert Graff have entered the armed services. The business will be carried on by Richard C. Combes and Mr. Goodloe at the same location, 2904 E. Las Olas Blvd., Ft. Lauderdale.

Alex E. Johnson, Sr., Louisville agent, received word from the war department that his son, Lieut. Alex E. Johnson, Jr., formerly a salesman for Union Central Life, had been killed in action in Africa Dec. 23. The youth was a member of the 149th Infantry, National Guard, and took basic training at Camp Shelby, Miss. He was commissioned a second lieutenant at Ft. Benning, Ga., June 27, 1942, and later assigned to duty in England.

T. C. Little, Iowa state agent Fireman's Fund, is expected to leave the hospital in Des Moines where he underwent a major operation.

R. S. Oellers, vice-president of the Meserole group, is in Chicago this week on an agency trip.

John Reinhold, manager of the western department of the Rhode Island in Chicago, is a visitor on the Pacific Coast, conferring with his company's men in Los Angeles, San Francisco and Seattle.

DEATHS

R. H. Warren, Albany, Ga., local agent, died there. A son, R. H. Warren, Jr., was associated with him in the agency.

Andrew Bruins, 73, local agent at Waupun, Wis., for nearly 30 years, died there after an illness of several years.

Edward A. Davis, who for many years was state agent in Minnesota for Security of New Haven and active in the Blue Goose and Pequaacs, another field men's organization, died. He was president of the Jones-Davis agency in Minneapolis and his son, Walter E. Davis, heads the Davis Insurance Agency. Mr. Davis retired from active insurance work about 1934.

Charles S. Best, 69, brother of Alfred M. Best, the insurance publisher, died at his home in Seattle following a heart attack. In 1906 he served as manager of Casualty Company of America and later was northwest manager of the Alfred M. Best Company.

Minnesota Mutuals Elect

ST. PAUL—Sen. O. A. Swenson of Nicollet was elected president of the State Association of Farm Mutual Insurance Companies at the annual meeting. Howard Whalen, Stillwater, becomes vice-president, and F. P. Powers, Mora, treasurer. A. E. Anderson, Cottonwood, veteran secretary, was re-elected.

THE NATIONAL UNDERWRITER

PUBLISHED EVERY THURSDAY

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO. Telephone Wabash 2704.

EDITORIAL DEPT.: C. M. Cartwright, Editor. Levering Cartwright, Managing Editor. News Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor, Kenneth Force.

BUSINESS DEPT.: John F. Wohlgenuth, President. H. J. Burridge, Vice-President and Secretary. John Z. Herschede, Treasurer. W. A. Scanlon, G. C. Roeding, O. E. Schwartz, Associate Managers.

NEW YORK OFFICE—123 William St., Tel. Beekman 3-3968. Editorial Dept.—R. B. Mitchell, Eastern Editor; George E. Wohlgenuth, Assistant Editor; Dorothy B. Paul, Editorial Assistant. Business Dept.—N. Y. Paul, Vice-Pres.; J. T. Curtin and W. J. Smyth, Resident Managers.

CINCINNATI OFFICE—420 E. Fourth St. Tel. Parkway 2140. L. H. Martin, Abner Thorp, Jr., and C. C. Crocker, Vice-Presidents.

BOSTON OFFICE—944 Park Square Bldg., Telephone Hubbard 8696. R. E. Richman, Vice-President.

DALLAS OFFICE—617 Wilson Bldg., Tel. Riverside 3333. Fred B. Humphrey, Resident Manager.

DES MOINES OFFICE—3333 Grand Ave., Tel. 7-4677. R. J. Chapman, Resident Manager.

DETROIT OFFICE—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Resident Manager.

MINNEAPOLIS OFFICE—500 Northwestern Bank Bldg., Tel. Geneva 1200. R. W. Landstrom, Resident Manager.

PHILADELPHIA OFFICE—1127-123 S. Broad Street. Telephone Pennypacker 3706. E. H. Fredrikson, Resident Manager.

ATLANTA OFFICE—560 Trust Company of Georgia Bldg., Tel. Walnut 5567. E. E. Hess, Resident Manager.

SAN FRANCISCO OFFICE—507-8-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.

Subscription Price \$4.50 a year (Canada \$5.50). Single Copies, 20 cents. In Combination with Life Insurance Edition, \$6.50 a year (Canada \$9.00). Entered as Second-class Matter April 25, 1931, at Post Office at Chicago, Ill., Under Act, March 3, 1879.



Let's leave the poor guy 75 cents lunch money. He doesn't carry burglary insurance."

CHICAGO

JELLIFFE TO NEWHOUSE & SAYRE

Fred P. Jelliffe, for the past 14 years an underwriter with Universal, is now associated with the Chicago office of Newhouse & Sayre as an underwriter in the inland marine department.

HERRMANN NAMED MANAGER

C. H. Herrmann has been appointed manager of the Chicago office of Great American. Mr. Herrmann was named acting manager following the death of M. E. Moriarty Dec. 29, 1941.

Mr. Herrmann entered insurance in 1903 with Springfield Fire & Marine in the western department, subsequently becoming Cook county examiner. He joined W. H. DeRoode & Co., class 1 agency, in 1908. He went with Great American in November, 1912. For some time he was Cook county special agent. From 1930 to 1938 he served as staff adjuster in the western department and then became Cook county special agent again, a post he occupied until he became acting manager.

EXAMINERS MEET JAN. 21

The Association of Fire Insurance Examiners of Chicago at its meeting Jan. 21 at Klein's Restaurant will hear W. C. Perry, manager of the Chicago office of the Retail Credit Co., on "The Effect of the Rationing Program on Underwriting." Authentic figures on burning ratios of various types of risks affected will be made known. A. G. Sutter, America Fore, is president of the organization.

Roger Sturgis has resigned from Spencer & Spencer, Chicago.

The Argus Casualty-Surety Chart includes a special Accident and Health section. \$1 singly from National Underwriter.

CLAIM DEPT. MGR.

Here is a man, 47, with 18 years of well-rounded adjusting experience in company and agency work. Has had full charge of adjusting department.

FERGASON PERSONNEL

Insurance Personnel Specialists
106 W. Jackson Chicago, Illinois Harrison 9040

California Agents to Hold Regional Gatherings

SAN FRANCISCO — The spring series of regional meetings of the California Association of Insurance Agents will commence Jan. 25 in northern California and continue until the latter part of February, with meetings at strategic points throughout northern, central and southern California. Because of gas rationing, more meetings than usual will be held in order to reach as many members as possible, President C. W. Carpenter stated. In addition to officers' reports and an open forum to learn of problems throughout the state and how to attack them, there will be discussion of production problems in war time and how to secure greater volume. This will be built around the new comprehensive personal liability policy which, officers believe, offers opportunity for increased premium volume and better service to the public. Fieldmen, members of the Northern California Casualty & Surety Fieldmen's Association and the Casualty & Surety Fieldmen's Association of Southern California will speak.

Breckon Assigning Subjects, Speakers

J. T. Breckon, assistant director Business Development Office, will assign subjects and speakers for future programs of local associations. He serves as coordinator between local groups and field men. Frank Colridge, executive secretary California association, will review legislation.

President Carpenter is to be the principal speaker at meetings in northern California to open in Sacramento Jan. 25. Other meetings will be held at Marysville, Chico, Oakland, San Jose, Redwood City, Santa Cruz, Watsonville, Salinas, closing with one at Petaluma, Mr. Carpenter's home town, Feb. 9.

Henderson to Speak at Stockton

H. H. Hendren, state national director, will be principal speaker at the central California opening Feb. 8 at Stockton, with other meetings at Merced, Fresno, Visalia and Bakersfield.

The southern California program will be under direction of Ralph Bach, vice-president, starting at Los Angeles Feb. 15 with a meeting of the Associated Agents Committee. Other meetings scheduled will be at Santa Ana, San Bernardino, and Riverside.

Rhode Island... a Small State with an Impressive Background



THE prosperity of Newport, and so of Rhode Island, in the early 18th Century, was based primarily on sugar and molasses, which ever since 1660 had been coming into Newport. Distilled there into New England rum, this product, together with candles made from tallow or oil substance, found a ready market in the West Indies. Profits brought about through this trade, and the other early industries on which it had direct bearing, created an intense local activity and laid the financial base for a cultured Rhode Island society.

Insurance also has played an important part in the commerce of this state. The Rhode Island Insurance Company occupies an outstanding position among the insurance companies of Rhode Island.

RHODE ISLAND INSURANCE COMPANY

PROVIDENCE • RHODE ISLAND

Progressive in Outlook—Conservative in Management

FIRE • AUTOMOBILE INLAND MARINE

To Progressive Agents—

May we show you concrete proof of business produced for our agents by our Tested Sales Aids? These sales methods will produce for you.

Ask To Have Our Fieldman Visit You

New York Underwriters Insurance Company

Under management of
A. & J. H. STODDART

Ninety John Street

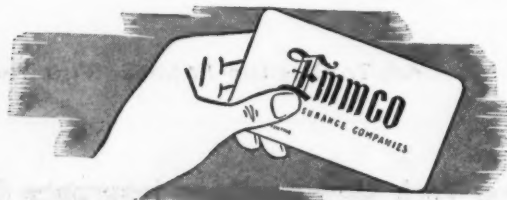
New York



"CALL YOUR FRIENDLY EMMCO AGENT"

This phrase—"Call Your Friendly Emmco Agent" is becoming known to folks who need and buy insurance because it is being featured in all of Emmco's advertising, whether it be over the radio, in the papers, or in the direct mail literature . . . This is part of Emmco's policy to work closely with Emmco agents, to produce business for agents **right now**. Another important

phase of Emmco's business-building plan is the prompt, courteous adjustment service being rendered on every claim . . . Why not identify yourself in your community as THE "Friendly Emmco Agent?" In times such as these you need to be aligned with a forward-thinking insurance company. Find out first hand what Emmco has to offer. Call, wire or write today.



WELCOME THE MAN WHO PRESENTS THIS CARD

He will bring you quick facts about Emmco and the "Company-Agency" Co-operation Plan which is building business for Emmco Agents. It will be worthwhile to listen to his story about Emmco.

Emmco

STOCK
Insurance Companies
AUTO • CASUALTY FIRE INSURANCE
HOME OFFICES • SOUTH BEND, IND.

The NATIONAL UNDERWRITER

January 21, 1943

CASUALTY AND SURETY SECTION

Page Seventeen

Revise Procedure for Handling War Death Claims

International Claim Association and Services Expedite, Simplify Plan

Additional conferences in Washington between representatives of the four armed services and the life insurance companies have resulted in several changes in the plan for handling war death claims, according to Godfrey M. Day, Connecticut General Life who is chairman of the war claims liaison committee of the International Claim Association.

There are two objectives in the revision of the plan, Mr. Day said, to speed up the settlement of claims, and to reduce to a minimum the amount of correspondence necessary in Washington in connection with claims.

Correspondence in Duplicate

The plan now is that communications to the army about death certificates or other matters concerning casualties will be addressed to the attention of the Casualty Branch, Adjutant General, Washington, D. C. Cases will clear more quickly addressed in this way. Correspondence to the army will be sent in duplicate. The army can then endorse one copy and return it, saving the necessity of writing a letter.

In the case of the navy several changes have been made, notably the separation of marine corps and coast guard, which previously have been reached by correspondence to the navy. The marine corps keeps its own records and thus inquiries regarding persons missing in action addressed to Casualty Division, Adjutant and Inspector's Department, U. S. Marine Corps, Washington, D. C., will be expedited. Duplicates are to be sent in all cases, to speed up correspondence and save work time.

Handling of Coast Guard Deaths

In the case of the coast guard, communications are to be addressed to Military Morale Section, U. S. Coast Guard Headquarters, Washington, D. C., again in duplicate. The coast guard has also suggested that, when policyholders who are members of the coast guard die in this country, not as a direct result of the war, the usual civilian death certificates be secured rather than to initiate correspondence with the coast guard headquarters.

For navy cases, inquiries concerning persons missing in action should now be addressed to the Bureau of Naval Personnel, Casualties and Allotments Section, instead of Bureau of Medicine and Surgery. Some revision has been made also in the nature of the report sent out on inquiries concerning navy deaths, to reduce routine wherever possible in the navy department.

(CONTINUED ON PAGE 20)

Spirited Debate on Expanding Social Security

A spirited discussion of the proposed expansion of social security in the United States was presented on the radio program, American Forum of the Air, on the Mutual Broadcasting System Jan. 17.

M. Albert Linton, president of Provident Mutual Life, said that while he strongly favors social security, social security taxes should not be increased now unless additional revenue is needed to pay the benefits. Payments should not be boosted behind a social security smoke screen when the real purpose of the increase may be to combat inflation or for war financing.

Should Not Encourage Handouts

Expansion of social security benefits should not be such as will discourage initiative of individuals and encourage looking to the government for handouts, Mr. Linton said. This warning, he said, applies particularly to unemployment compensation benefits. The social security system should be decentralized, he added, and incentive should be provided in the system for economic and efficient operation. Unless there are safeguards to the distribution of benefits, social security attains menacing political potentialities, Mr. Linton declared. The system should not be so expanded as to throw into the discard sound hospitalization system, under which individuals now provide for themselves, and bureaucratic regimentation of the medical profession should be avoided.

Attitude of the Government

The attitude of the government was expressed by Arthur J. Altmeyer, chairman of the social security board, who urged that now is proper time to set up a unified, comprehensive plan of contributory social insurance. Provision for old age and premature death has been made by the government, and unemployment is being met through unemployment compensation as administered by the various states. There is need now to provide for health and disability. The federal old age record system could be used for the entire setup, Mr. Altmeyer suggested. This system now contains 68,000,000 names, which are maintained at the cost of 12 cents apiece per year. The system should be extended to provide minimum basic security against major economic hazards for all employees, self employed persons, etc. It should be centralized in the federal government, although the functioning should be decentralized in local offices.

Walter D. Fuller, president of the Curtis Publishing Co. representing the business leader's viewpoint, said that changes in the system can be helpful only if it is realized that social security is not a substitute for jobs. It is a backstop, and it must be paid for out of surplus production. Someone has to work to pay for it, it is not created by legislation. He warned against increasing social security taxes to the point where they will increase the price of goods and act as a brake on the movement of goods and thus decrease

Producers Weigh Boiler Problem at N. Y. Parley

About 20 representatives of the three national producers organizations gathered in New York to discuss what improvements in the writing of boiler and machinery insurance shall be recommended to the company organization. William Leslie, general manager of the National Bureau of Casualty & Surety Underwriters, had invited the producers to make suggestions on this score. The New York conference did not produce a definite set of recommendations but there will be another such meeting at the time of the Tulsa gathering of the National Board of State Directors of the N.A.I.A. The organizations represented at the conference were National Association of Insurance Agents, National Association of Insurance Brokers and National Association of Casualty & Surety Agents.

Complete overhauling of the manual and forms for boiler and machinery insurance has been undertaken by a special committee composed of six companies writing the line appointed by the National Bureau of Casualty & Surety Underwriters. The bureau staff and its technical divisions will assist in the work. The bureau has notified the National Association of Insurance Agents, the National Association of Casualty & Surety Agents and the National Association of Insurance Brokers to this effect.

On several occasions in the past two years committees representing producers have submitted suggestions for improving the boiler and machinery manual, William Leslie, bureau general manager, said in making the announcement. Such suggestions as have not previously been acted on are being studied by the special committee. However, the bureau has asked for any further suggestions from producers, particularly on simplification of the manual and improvement in the forms of coverage. The manual should be simplified so that it can be applied intelligently by the average producer, and the coverage should be modernized and clarified in the interest of the insuring public, Mr. Leslie stated.

employment. Lowering prices increases production, stimulates the flow of goods and makes more jobs.

Robert A. Watt, international representative of the A. F. of L. and member of the National War Labor Board, said that labor wants a broad social security system now when so many people are working and can save money. He wondered why big business, including the large insurance companies, is opposed to increasing social security taxes. Their attitude is selfish and short sighted, he charged. He said that high taxes should be collected now. If necessary, they can be lowered later. Mr. Fuller said this would not work, as people would be expecting the benefits promised when the taxes were raised. They would not willingly accept lower benefits at some future date when the taxes have to be lowered.

Proposals of the Social Security Board and others for expanding benefits should be examined closely and the

A. & H. Agents' Board Holds Chicago Parley

Association Convention Set for June 7-8 in Pittsburgh; Back Economics Society

The full support of the National Association of Accident & Health Underwriters was thrown behind the Insurance Economics Society by the executive board of the association at its meeting in Chicago Tuesday. The meeting of the board, followed by a session of the executive council, replaced the regular mid-year convention of the association, eliminated this year because of travel restrictions. Seventeen attended the board meeting, including officers and several past presidents of the association.

The board tentatively set the annual convention of the association for June 7 and 8 at Pittsburgh.

Sets Up Special Committee

The board adopted a resolution, setting up a special committee, which will keep in close touch and cooperate with the economics society. The committee will promote membership in the society and generally support it in its effort to educate the public to the dangers of expanding the social security system to the extent that it will affect 80 percent of the business written by accident and health hospitalization concerns.

W. B. Cornett, Columbus, O., agency director of Loyal Protective and past president of the association, was named head of this special committee.

If the government expands social security to provide disability, hospitalization and medical care, its next step will be to take over workmen's compensation, then automobile liability insurance, etc., E. H. O'Connor, past president of the association and now managing director of the Insurance Economics Society, said in a brief talk at the board meeting.

A. & H. Different from Life

There are some persons, he said, who, because adoption of social security in 1935 did not curtail life insurance production, feel that the accident and health business will not be seriously affected by expanding social security to

(CONTINUED ON PAGE 20)

most desirable be adopted, Mr. Linton said. The cost should be carefully estimated, and then taxes established at a level that would provide for the proper contingency reserves.

There is a remarkable confidence expressed in the Beveridge report in the system of private enterprise, Mr. Linton commented.

Harold H. Butler, British minister of information to the U. S., discussed the points in the Beveridge report.

American Surety Promotes Crosby, Bennett and Fallon

NEW YORK—G. R. Crosby, attorney in the legal department of American Surety, was elected general counsel of that company and of New York Casualty at the annual meeting. Harry Bennett of the agency and production department, and H. J. Fallon of the contract and miscellaneous department, were elected assistant secretaries. Peter Grimm, president of W. A. White & Sons, was elected a director of New York Casualty.

Mr. Crosby joined American Surety in 1895 and served in the accounting department until 1912, when he was transferred to the legal department. He was admitted to the bar in 1913 and in that year was assigned to the underwriting of court bonds. He returned to the legal department in 1915.

New Los Angeles Officers Installed at Meeting

LOS ANGELES—New officers were installed at a luncheon of the Accident & Health Managers Club of Los Angeles, by Walter E. Mast. They are: President, G. A. Howell, Maryland Casualty; vice-president, C. A. Olsen, Cass & Johnasing; secretary-treasurer, Arthur Leonard, Hartford Accident; directors, Otto Kloppenburg, Hartford Accident, retiring president; G. A. Howell, C. A. Olsen, R. C. Anderson, Preferred Accident, and A. D. Anderson, Occidental Life, California.

An invitation from Insurance Post No. 516 of American Legion to participate in a joint meeting Feb. 15 was accepted.

George Hoban, Loyalty group, and Hugh Johnson, Aetna Life, were named as a committee to secure a new place to meet. Members were presented mechanical pencils by the club in appreciation of interest taken in the year. W. E. Leiby was named chairman of a committee to cooperate with the insurance department in promulgating bulletins or rulings to end mail order solicitation of accident and health insurance by non-admitted carriers.

Gough Completes 50 Years in N. J. State Post

TRENTON, N. J.—Christopher A. Gough, deputy commissioner of New Jersey, upon arriving at his office last Friday found on his desk a vase of 50 American Beauty roses and a sheaf of congratulatory letters and telegrams. The occasion was the 50th anniversary of his connection with the New Jersey department.

That afternoon Commissioner Agger and the 200 members of the department entered Mr. Gough's office and presented him a book listing all of the governors and department heads with whom he has served along with a gold ring bearing the state seal. The book contains the signatures of all department employees. Governor Edison sent a telegram as did former Governors Moore and Hoffman.

When Mr. Gough went with the department, it had been in existence less than two years. The entire staff numbered only four persons. Mr. Gough had just finished a course in the Trenton Business College. He has been deputy commissioner in charge of insurance since 1926. He has continuously represented the New Jersey department in the National Association of Insurance Commissioners since 1919.

Address Safety Council

MINNEAPOLIS—W. Dean Keefer, vice-president Lumbermen's Mutual Casualty, and R. E. Lee, safety engineer American Automobile, were speakers at the occupational safety conference of the Hennepin County Safety Council at Minneapolis this week.

Named by Preferred as Resident Vice-president in Chicago Branch

Walter H. Clanahan, who has been manager of the midwestern department of Preferred Accident at Chicago since 1937, has now been appointed resident



WALTER H. CLANAHAN

vice-president. He has been with the company since 1922 and has seen service in various positions. The Chicago office has made notable gains under his administration. He started as an accident and health special agent and during the years has also served as manager of the southern department at Atlanta, manager at Philadelphia and agency supervisor at Chicago.

Independent Investigator Is Held to Be Employee

An independent investigator obtaining work on an assignment basis for Toplis & Harding in Chicago was held by the Illinois supreme court to be an employee of the firm within the meaning of the unemployment compensation act. The investigator, who was formerly given assignments, mainly in connection with personal injury cases is Joseph J. Merkel. The issue was raised when Toplis & Harding ceased giving assignments to Mr. Merkel and he applied for unemployment compensation benefits.

Mr. Merkel did go to the Toplis & Harding office to call for assignments and messages for him were taken there. He telephoned in every day at 4:45 p. m. to see if there was any emergency work for him to do. He billed Toplis & Harding on a per case basis.

The court concluded that if Mr. Merkel had not called at the office he would not have received any assignments and that although Toplis & Harding did not exercise control over his work if he had not performed satisfactorily he would have received no more assignments. He was free to accept assignments from others but he was getting so much work from Toplis & Harding that he did not accept or solicit other assignments.

Lord, Bissell & Kadyk represented Toplis & Harding.

North America Employees Form Quarter Century Club

Ninety-three employees who have been associated with North America for 25 years have formed a Quarter-Century Club, with W. S. Pelham as president. He is attached to the Philadelphia metropolitan department and has been associated with North America for 47 years. Benjamin Rush, board chairman, was named honorary president.

Other officers include T. E. Reeves and C. L. Clay, vice-presidents; Elizabeth A. Byrne, secretary, and Helen M. Connor, treasurer.

Capt. Luke J. Wilburn, Union, S. C., agent and former director of the South Carolina Association of Insurance Agents, has reported to Camp Wheeler, Ga., for active duty. He served in the first world war. D. Pinckney Berry, Union, will be in charge of Capt. Wilburn's office.

Counsel Group Meets in Chicago to Discuss Plans

The executive committee of the International Association of Insurance Counsel held a meeting in Chicago at the Edgewater Beach Hotel, Chicago, Friday and Saturday. In addition to members of the executive committee, a number of other members attended and the entire group numbered about 50. Willis Smith of Raleigh, N. C., the president, presided. At the dinner there was an address by a naval officer and navy pictures were shown.

June or September Meeting

It was decided, war conditions permitting, to hold the annual meeting at the Edgewater Beach Hotel either in June or September. Most of those present favored June. The 1942 meeting was not held and the leaders are eager to keep up the continuity of the organization's activities if at all possible. A number of committee appointments were made in Chicago to fill vacancies caused by members having entered military service.

Direct Writers Oppose Tenn. Countersignature

NASHVILLE—Three major direct writing mutuals, Liberty Mutual, American Mutual and Employers' Mutual of Wausau, Wis., are leading a fight in the Tennessee legislature to defeat an effort by Commissioner McCormack, supported by the Tennessee Association of Mutual Insurance Agents and local stock company agents, to make all mutuals, including direct writers and reciprocals amenable to the state countersignature law. A. V. Gruhn, general manager American Mutual Alliance, Chicago, is on the ground directing the matter.

The direct writers are marshalling telegraphic pleas from large companies to legislators, some of which argue the bills would practically destroy dividend payments of mutuals and increase insurance cost. Several big Chattanooga concerns with large war contracts have made similar pleas.

Leading the administration which proposes the measures is Edward Crump, Sr., associated with a stock company insurance agency in Memphis.

Study Significance of Medical Group Verdict

The unanimous decision of the U. S. Supreme Court in upholding the conviction of the American Medical Association and the District of Columbia Medical Society for violating the Sherman anti-trust law is viewed by some insurance executives as giving a line on the probable attitude of the court should it rule on the pending case against the fire companies. Assistant Attorney General Thurman Arnold, in charge of the anti-trust division of the Department of Justice, made an interesting observation on the medical association case. He described it of far reaching importance "because it holds that when defendants restrain the free availability of services in the market it is immaterial whether they are professional men or whether they are a non-profit cooperative corporation."

The court did not rule on the question of whether the practice of medicine is a trade under the Sherman act. The court asserted that Group Health Association is a business or trade and that the medical association sought to interfere with that business.

"As the (District of Columbia) court of appeals properly remarked," the opinion stated, "the calling or occupation of the individual physicians charged as defendants is immaterial, if the purpose and effect of their conspiracy was such obstruction and restraint of the business of Group Health."

T. W. Garrett, Kansas City, Sells Control in National Lloyds of Baltimore

T. W. Garrett, Jr. of Kansas City has sold his stock in the National Underwriting Corporation, attorney-in-fact for National Lloyds of Baltimore. Mr. Garrett's stock represented a controlling interest.

Mr. Garrett sold his stock to Arthur W. Lochard, Baltimore, who is secretary of National Underwriting Corporation and secretary executive committee underwriting at National Lloyds. Mr. Lochard is representing other insurance interests in Baltimore in the purchase.

Mr. Garrett feels that his home base in Kansas City is too great a distance from Baltimore, and the time consumed in traveling between the two cities makes it impractical for him to continue the operation of National Lloyds. He plans to give his full time to the operation of Garrett, Inc., general agency in Kansas City.

National Lloyds writes all casualty lines and some specialty coverages. It had assets of \$447,892 at the end of 1941. Premiums were \$691,000 that year, with an underwriting loss of \$111,000. Business was written on an agency basis.

All Officers Reelected by New Orleans Exchange

NEW ORLEANS—Maurice J. Hartson, Jr., was reelected president of the New Orleans Insurance Exchange at the annual meeting. Other officers reelected are: J. J. Lynch, vice-president; L. F. Braud, secretary, and Auguste Coiron, treasurer. New executive committee members are B. H. Talbot, Jr., W. F. Colcock and R. H. Kammer.

President Hartson said the exchange was quick to respond to demands made upon it as a result of war. Members entering service were offered cooperation and assistance in handling their business, and payment of dues was deferred. Chairman J. H. Bodenheimer of the finance committee reported excellent financial condition. Secretary Braud, now serving his 23rd term, was complimented by President Hartson.

N. Y. Legislative Proposals

Bills have now been introduced in both houses of the New York legislature to set up a system of state health insurance. Another bill introduced in the assembly would create a temporary commission to formulate a plan of social security. This is in line with proposals made by the outgoing Democratic administration.

Assemblyman Ostertag has introduced a bill to provide that no owner of a motor vehicle or motorcycle shall be liable for negligence of its operator in case of accidents occurring while the owner was in active service with the armed forces. It would amend the motor vehicle law.

Assemblyman Morrissey of New York City has introduced a resolution in the legislature which would create a joint legislative committee to investigate fire insurance rates. Its aim would be to have rates promulgated for New York state on the state's experience rather than on nation-wide experience. The resolution calls for a \$25,000 appropriation.

Other bills introduced include measures to prohibit recovery of damages for death or injuries to persons or property by the owner of a motor vehicle when the operator has been guilty of negligence or contributory negligence; limit new trial to question of amount of damages in cases where judgment has been set aside because damages are inadequate or excessive; exempt owner of parked vehicle from financial responsibility law's requirements following an accident.

F. G. Jones, founder of the 50 year old Jones agency of Philadelphia, died.

Distinctions in Law Between Types of Theft Disappear

NEW YORK—A definite legislative tendency to eliminate early distinctions existing between various crimes in law was noted by G. A. Blanchet of the law firm of Bigham, Englar, Jones & Houston in addressing the Surety Company Claim Men's Forum during his discussion of losses through false pretenses under bankers blanket bonds. Within the past two years the words "false pretenses" have been inserted in clause B of Form 24 of the bankers blanket bond and a similar provision has been made available by endorsement in the last year under Form 8, giving uniformity of coverage among the various states which have differed in their statutory distinctions of various crimes. Such states as New York and Massachusetts have "larceny" statutes which include the crime of obtaining property through false pretenses and many states such as New Jersey have a statutory program which distinguishes between larceny and false pretenses. Bonds had previously carried indemnity against losses of property through statutory larceny and the result was that a banker might be covered in one state against loss under his bonds and in another state, perhaps just across a river, might not have coverage for the same loss.

The historical distinction between larceny and false pretenses is that in larceny, the wrongdoer obtains possession only and in false pretenses, obtains both possession and title, Mr. Blanchet pointed out. He defined false pretenses as an intentional false statement or writing of a material fact relied upon by the victim in parting with his property. The misrepresentation must be made of a past or an existing fact; it should not be promissory in nature.

Recalls N. Y. Amendment

An amendment to the penal law relating to larceny, effective in New York Sept. 1, 1942, declared it to be the public policy of the state and in the best interests of the people that the distinctions hitherto differentiating one type of theft from another be abolished, and the prior section defining larceny was repealed. Under the new wording larceny is defined, "A person who, with the intent to deprive or defraud another of the use and benefit of property or to appropriate the same to the use of the taker, or of any other person other than the true owner, wrongfully obtains or withholds, by any means whatever, from the possession of the true owner or of any other person, any money, personal property, thing in action, evidence of debt or contract, or article of value of any kind, steals such property and is guilty of larceny."

Mr. Blanchet distributed a booklet which contained a number of decisions discussing "false pretenses" and "larceny."

A. A. Walker of Fertig, Walker & Gottesman, will speak on claims vs. assignees bonds, cosuretyship and undischarged debts at the Jan. 27 meeting. C. A. Kahlbaum, Columbia Casualty, will preside.

Hold Chicago "O. D." Lectures

The Casualty Engineers Association of Chicago at its dinner meeting Feb. 12 will start a series of three lectures, by authorities on more recent developments in occupational disease, which will supplement and bring up to date a previous series. Dr. Milton H. Kronberg, chief of the division of industrial hygiene, Illinois department of public health, Chicago, will be first lecturer. The succeeding subjects and speakers will be announced later, the meetings to be held on the second Friday in March and April. J. G. Loeding, Western Casualty & Surety, is president and R. M. Kramer, secretary. The annual meeting will be held in March.

Former Legislator Says Claim Men Can Foster Good Will

The greatest public relations opportunity for serving the whole insurance business is in the hands of claim men, the Atlanta Association of Claim Men was told at the annual banquet by J. V. Carmichael, Marietta, Ga., attorney and former leader in the Georgia legislature who is counsel for the Bell Aircraft Corporation, just completing a huge bomber plant between Atlanta and Marietta.

The circumstances under which claim men deal with the public, he said, make it particularly easy to grasp this opportunity. "I know from experience as an attorney that claim men normally deal fairly and honestly with those who have claims, but that is not enough. Of equal importance is the necessity of avoiding things which cause unnecessary irritation to the various parties involved, the claimant, the attorneys and doctors. I know from my experience is the legislature that nearly all bills introduced in a legislature which seek to limit some insurance or public utility company have their origin in some such needless irritation.

New officers were installed: J. W. Motz, president; W. H. Dodderer, first vice-president; A. B. Robertson, second vice-president; Paul A. Johns, secretary, and W. E. Buntin, treasurer.

Ruddy Ellis, president Georgia Association of Insurance Agents and general chairman in Georgia of sale of war bonds, for February, discussed plans.

Carey and Sheehan Lead All Aetna Life Agents

John H. Carey, Jr., led all life agents of Aetna Life in 1942 and John P. Sheehan all agents in accident volume. Both are members of Shepard & Co. general agency in Hartford. They were honored at a luncheon, at which it was noted this was the first time in the company's history that the leaders in both fields have been connected with one general agency. M. B. Brainard, president Aetna Life; S. T. Whately, vice-president, and C. G. Shepard, general agent, spoke.

Mr. Carey, a native of Hartford and 1939 football captain at Trinity College, in 1940 and 1941 was assistant football coach at Trinity, but entered life insurance selling in 1940 with Aetna Life, connected with Shepard & Co. in March of that year. His progress was rapid. Mr. Sheehan was born in Bristol, Eng., and entered life insurance in 1927. He has concentrated on sale of accident insurance. This is the second consecutive year he has led all Aetna Life agents in that field, and in 1931 he was second.

Lloyd of Ohio Issues Ruling

Casualty companies having policies in force covering valuable papers, neon signs and plate glass in Ohio against fire and lightning must not renew them, Superintendent Lloyd warned this week. They also must discontinue writing such policies on Ohio property. He explained that the law denies to casualty companies the privilege of insuring against such losses, with the exception of fire insurance on automobiles when not written alone.

Fell Philadelphia President

P. M. Fell of the suburban division of the Middle Department Rating Association has been elected president of the Philadelphia Insurance Society. Other officers are E. E. Lindner, North America, and K. C. Trotter, assistant secretary Fire Association, vice-presidents; William Thorpe, Knowland, Thorpe & Co., secretary, and P. G. Buck, assistant secretary Franklin Fire, treasurer.

The annual dinner will take place March 8. It will be an informal affair on the wartime basis.

American Auto to Write Burglary and Plate Glass

American Automobile is planning to enter the burglary and glass field and L. Gordon Davis, assistant manager of Travelers in St. Louis has been named superintendent of the new department.

American Auto ceased to be exclusively an automobile insurance company two years ago when it extended its operations to include general liability and workmen's compensation lines. Burglary and glass coverage is a logical addition to the rapidly growing general casualty division.

Mr. Davis will develop forms and establish complete service facilities for these lines throughout the country-wide branch office organization.

A native of Cleveland, O., Mr. Davis graduated from Hiram College there in 1923. His insurance career started in Cleveland with the Travelers in 1928. In 1936 he was made assistant manager of the Travelers' Dayton, O., office, and the following year he was transferred to St. Louis as assistant manager.

Chicago Cost Group Elects

The governing committee of the Cook County Acquisition Cost Council held its annual luncheon meeting at the Union League Club. Due to illness George E. Turner, the chairman, was unable to attend and J. L. Maehle, American Surety, a retiring member of the governing committee, presided. George Moloney, Hartford Accident, gave a talk in which he reviewed the activities of the year. The new governing committee consists of Aetna Casualty, Maryland Casualty and New Amsterdam Casualty, which were re-elected; Associated Indemnity, Fidelity & Casualty, Glens Falls Indemnity, Hartford Accident, Indemnity of North America and London & Lancashire Indemnity.

Eubank Addresses Buyers

Frank D. Eubank, state agent of Royal-Liverpool in Missouri, discussed war damage insurance and coverage of war hazards in regular insurance policies before the insured members' conference of the Associated Industries of Missouri at St. Joseph Wednesday.

Continental Adopts New Form

Continental Casualty has announced that it will write comprehensive personal liability insurance along the lines recently adopted by the National Bureau of Casualty & Surety Underwriters and the American Mutual Alliance. Although not a member of the National Bureau, except for boiler and machinery business, Continental Casualty usually follows bureau forms in matters such as this.

Gain of 12 Percent in A.H. Premiums Seen

Accident and health premiums for 1942 will show an increase of approximately 12 percent over 1941, according to Harold R. Gordon, executive secretary Health & Accident Underwriters Conference.

This data is based upon reports furnished by over 60 percent of the total writings of members of the Health & Accident Underwriters Conference. Loss ratios declined a trifle over three points in 1942 compared to 1941.

Insurance Women Prominent in WAAC

Number Connected with Second Training Center, Daytona Beach

DAYTONA BEACH, FLA.—Women from insurance offices throughout the country are enrolled in the Second WAAC Training Center here.

Some have been assigned to headquarters companies to work in offices where their past experience is helping in the war effort. Others are new arrivals who are still in basic training.

Some of the women from insurance fields are Auxiliary Katharyn E. Bailey of Los Angeles, who formerly worked for New Amsterdam Casualty; Auxiliary Irma L. Beach of Castleton, Va., formerly with H. H. Kinsman Company of Rutland, Vt.; Auxiliary Maurine Cansler of Enid, Okla., who was with the Cansler Insurance Agency there.

Auxiliary Iona Bond Sherman of Seward, Neb., was formerly employed by Protective Fire. Auxiliary Rebecca E. Johnson of Watertown, Minn., worked in the office of Austin Mutual of Minneapolis. Auxiliary Helen W. Deur of Norwood, Pa., went to the WAACs from Penn Mutual Life. Auxiliary Evelyn E. Eddleman of New Orleans worked for First National Life of Louisiana.

Auxiliary Jane M. Olsen of Hancock, Wis., was employed for one year by the National Guardian Life of Madison, Wis., and Auxiliary Ruth H. Leck of West Hartford, Conn., was a filing clerk for Phoenix Mutual Life.

Cole Wins U. S. F. & G. Award

WEST PALM BEACH, FLA.—B. D. Cole, local agent here, won the audit contest staged by U. S. F. & G. Producers were asked to submit ideas on the best approach to a client as to a preliminary survey; most practical method of assembling data; best way to prepare material; most effective methods of presenting completed audit.

Mr. Cole was awarded \$200 in war bonds and U. S. F. & G. has printed his entry in pamphlet form.

Ceases to Buy Boiler Service

The status of Employers Liability with respect to the boiler and machinery division of the National Bureau of Casualty & Surety Underwriters has not been clearly understood by everyone in the business. In the past, Employers Liability has purchased service on a country-wide basis through the boiler and machinery division of the National Bureau. The management has now decided not to continue to purchase this service and has so indicated to the boiler and machinery division.

Lentz Succeeds Kirkpatrick

COLUMBUS, O.—I. B. Lentz, Columbus local agent, has been named secretary-treasurer of the Insurance Federation of Ohio to succeed the late Frank E. Kirkpatrick. Homer Trantham is attorney and executive secretary.

Lebby Agency Is Leader

W. E. Lebby of Los Angeles, California manager of Massachusetts Indemnity, closed 1942 with the record of heading the leading agency of the company continuously for the period 1940-1942, or 36 months.

H. J. Loman in Indianapolis

INDIANAPOLIS—H. J. Loman, dean of the American Institute of Property & Liability Underwriters, was here Wednesday conferring with the local insurance classes. He was guest at a luncheon given by John F. Lance, chairman of the local committee.

ACCIDENT AND HEALTH

A. & H. Agents' Chicago Parley

(CONTINUED FROM PAGE 17)

include disability and other hazards. However, the average payment by private companies under group accident and health is \$7 to \$10 a week, and under commercial accident and health forms, around \$17 a week. If an expanded social security system provides disability benefits on anything like the scale of unemployment compensation, the private companies would have nothing to offer.

One of the things feared this year is the introduction of bills in state legislatures providing compulsory disability benefits, possibly using surplus funds accumulated in the unemployment compensation accounts. Three such bills already have been introduced. Mr. Cornett's committee will act to clear all compulsory accident and health legislation, state or national, with the economics society.

Provides for Planning Committee

The board established a planning committee, composed of past presidents of the association, to formulate a long range program, determine objectives, devise means of reaching them, and determine methods of financing a long range program. This committee will report its recommendations to the executive board for action.

Dwight Meade, Pacific Mutual, Seattle, past president, sent the board the recommendations of the past presidents committee, which was read by E. H. Mueller, Pacific Mutual, Milwaukee.

Clyde E. Dalrymple, Preferred Accident, Milwaukee, presided at the board session as executive board chairman, and George L. Dyer, Jr., Columbian National Life, St. Louis, president of the association, was in the chair for the council meeting.

Two Amendments Adopted

The council passed two amendments to the constitution, one providing for two classes of individual memberships, regular and associate. Associate members include producers, agents and employees whose duties do not include managerial or administrative work. The second amendment provides that if a person is 10 miles from a city with a local association, he can join direct on approval of the board. A third amendment on the personnel of the board was tabled for further study.

Harold R. Gordon, executive secretary Health & Accident Underwriters Conference, spoke in appreciation of the association's support of the economics society.

Illinois Mutual Reports Increase of 10 Percent

Illinois Mutual Casualty of Peoria writing only accident and health had a 10 percent premium increase last year. It wrote a considerable school athletic business. In view of the transportation limitations, the company is encouraging intramural competition. The Illinois Mutual is gradually extending its hospitalization operations, writing chiefly family groups.

World to Be Mutual Insurer

World of Omaha, an accident company, voted at its annual meeting to reincorporate, changing from the assessment plan to a mutual company.

B. B. Gribble, former actuary for the state insurance department who resigned a year ago to become actuary for World, was made a vice-president.

Must Take Interest in Politics

DETROIT—Protection of policyholders' interests or those of every second man, woman and child in the country, demands insurance men take a much more keen and active interest in politics, C. A. Macauley, state agent John Hancock, founder Life Insurance Council, past president of the underwriters and managers groups and legislative chairman, stated in a talk on "Problems of Life and Living" before the Detroit Accident & Health Association. W. S. Faber, Detroit Insurance Agency, presided.

R. J. Long, Great Northern Life, chairman convention committee which entertained the last national gathering, reported that after all bills were paid there was a small surplus. Two new members were admitted, John Keller, manager Maryland Casualty and Richard Maier, associate general agent Aetna Life.

O'Connor Makes Plea for Free Enterprise; Flays Social Security Proposals

PITTSBURGH—A plea for the continuation of free enterprise in the insurance business was made by E. H. O'Connor, executive director Insurance Economics Society, before the Pittsburgh Association of Accident & Health Underwriters.

The insurance business, according to Mr. O'Connor, faces a serious challenge of government encroachment. He cited the proposals for expanding the social security system introduced into the last Congress, in the President's message and in the ideas of the Social Security Board. From 20 to 30 million persons would be added to the social security system.

Commercial Travelers Men Object to Commissioners' License Proposal

OMAHA—In his capacity as chairman of the law and legislation committee of the National Association of Insurance Commissioners, Insurance Director Fraizer of Nebraska met with the executive committee of the International Federation of Commercial Travelers Insurance Organizations, to discuss the proposal now under consideration by the National association covering sales by mail of policies in states where companies are not licensed.

The proposal would require the insurance director of the state in which a company is domiciled to revoke its license if it sells policies in states where it is not licensed. It was pointed out that this would add greatly to the cost of doing business if all companies were required to secure licenses in states where they operate, not only because of the fees charged but in the defense of suits in those states.

Sullivan Is President of Cleveland Association

At its annual meeting the Cleveland Accident & Health Underwriters Association elected Walter J. Sullivan, general agent of Monarch Life, president; James Hinton, National Casualty, vice-president, and H. H. Nunamaker, general agent, Columbian National Life, secretary-treasurer.

At a subsequent special meeting of the association, attended by officers, directors and committeemen, W. G. Alpaugh, Inter-Ocean Casualty, spoke. Mr. Alpaugh, state chairman of the Insurance Economics Society for Ohio and president of the Health & Accident Underwriters Conference, outlined the

responsibilities that face the organization in realizing the objectives of the economics society.

Continental Extends New Group A. & H. Plans

Streamlined accident and health group plans establishing new benefits, new rates, and new increased commissions for agents and brokers are being put into effect by Continental Casualty, Paul S. Fisher, newly appointed group production manager reports. In addition to the usual 14-day maternity coverage for dependents, Continental is now in a position to write 10 day coverage at a considerably reduced rate. Not only does the new graded commission schedule increase the first year commissions on all group plans, but provision is also made for an installation fee to cover the cost of installing a case.

A. & H. Added to Life Policy

Security Mutual Life of Binghamton has brought out a new "essential disability" contract to be sold concurrently with life insurance. It provides up to \$50 weekly disability benefit for accident and sickness. It gives five years coverage for any one accident or sickness. Though indemnity is for total disability only, house confinement is not required for either accident or sickness.

The weekly disability indemnity for preferred risks may not exceed \$10 for each \$1,000 face amount of life insurance concurrently purchased and maintained. The disability coverage may be sold in combination with any of its standard life policies, except term or single premium, on examined male lives, ages 18 through 54, subject to underwriting rules.

The new contract waives the usual probationary period for sickness and goes into effect immediately. The shortest exclusion period is two weeks. A limb and eye loss schedule and a provision for identification indemnity are included and after the policy has been in force three years it is incontestable as to time of origin of sickness. The contract may be written with riders providing hospital, nursing and surgical operation indemnities.

Galentine Retires; Advance 4 Globe Indemnity Officials

NEW YORK—Globe Indemnity has elected Clarke Smith and W. J. Thompson vice-presidents and J. F. McCormick and J. J. McGuirk, Jr., secretaries. W. H. Galentine, vice-president since 1936, who suffered a serious illness last March, was given permission to retire from active service.

Mr. Smith became special agent of Queen in 1926 after five years of insurance experience. He has been assistant manager in the special service department of Royal-Liverpool since 1939. His duties will include direction of agency and production departments in the Globe home office field.

Mr. Thompson has been with the Globe metropolitan department since 1916 except for 2½ years when he was in the insurance brokerage business in New York. He became head of the Metropolitan department in 1938. He will continue in that post.

Mr. McCormick joined Royal Indemnity's casualty claims department in 1927. In 1931 he became assistant superintendent of the joint Eagle, Globe and Royal claims department, becoming manager in 1936 when Mr. Galentine became vice-president of Globe Indemnity.

Mr. Galentine went from the New York department's liquidation bureau to Globe in 1924 as general attorney in charge of home office claims. He assumed similar duties for Eagle and Royal Indemnity in 1931. In 1931 he became vice-president of Globe in charge of agency and production work, having also

executive supervision of the claim and engineering departments. He plans to devote himself to the operation of his farm at Nunda, N. Y., while recovering his health.

Maddams Newark Head of Glens Falls Indemnity

Glens Falls Indemnity has appointed T. E. Maddams as manager of its Newark branch office. He has been engaged in agency and underwriting work in the Northern New Jersey and metropolitan New York area for the last five years. Before joining Glens Falls Indemnity he operated his own local agency in Newark for ten years.

Since the resignation of H. E. Meyers a few years ago the Newark branch has not had a full time manager.

Burt Reappointed in S. D.

PIERRE, S. D.—Governor Sharpe has reappointed George K. Burt of Watertown as insurance commissioner. It is expected the legislature will transfer the duties of the state securities commission to the insurance department, and thus eliminate a special department for that work.

COMPENSATION

Rhode Island's Governor Makes Manpower Proposal

PROVIDENCE, R. I.—Governor McGrath of Rhode Island in his inaugural address proposed in the interests of increasing available manpower to amend laws so workers who have partial disabilities and other handicaps may be employed. Employers, he states, are loath to employ workers so afflicted because of the compensation liability on employers.

He also made a plea for establishment of a curative center for assistance to workers suffering from occupational injuries, to provide physiotherapy and occupational-therapy treatment and facilities under proper facilities to shorten the period of disability.

New York Board Meets Jan. 28

NEW YORK—Two new members of the governing committee of the Compensation Insurance Rating Board will be elected at the annual meeting Jan. 28, succeeding Fidelity & Casualty and Liberty Mutual, which are retiring. Also on the agenda is the annual report of H. D. Sayer, general manager.

Virginia Rating Hearing Feb. 24

RICHMOND—The Virginia corporation commission has set Feb. 24 as the date for a hearing on proposed compensation revisions. Companies have filed proposed revisions calling for decreases in the majority of cases, representing an overall reduction of 5.2 percent. The average decrease is apportioned as follows: Manufacturing, 4 percent decrease; contracting, 10.3 percent decrease; all other, 0.5 percent decrease. No changes are proposed in 97 rates, 507 rates call for decreases while 65 rate increases are asked.

Seek Increased Benefits

A bill has been introduced in the Nebraska legislature to increase maximum compensation benefits from \$15 a week to \$20 a week, where that sum is less than two-thirds of wage earned.

Rules on Ohio Surplus Fund

COLUMBUS, O.—T. J. Herbert, attorney general of Ohio, has held that the state industrial commission may use the surplus fund to pay benefits to injured employees of companies which have been self-insurers, after the amount of the surety bond has been used up. Self-insurers, as well as those who insure under the industrial commission fund, must contribute to the surplus account. Such payments may be regarded as a catas-



BUSINESS OPPORTUNITY—YOURS

In the plants of industry, in large and small stores, in the fields of medicine, law and finance — even in the Army, the Navy and the Coast Guard, women are assuming positions of responsibility. This is true in the business of insurance.

Today, many an agency is directed by some woman who has taken over "for the duration". She is perhaps the wife, the sister, or the secretary of the agent, now in the service of his country. She likes the business. Here is a wide field for the woman of personality, interest, basic education, and social accomplishments. Her understanding of children, the home and schools enables her to discuss intelligently various insurance forms.

Insurance has much to gain from such women. It offers them substantial rewards for their contributions.

Knowledge is basic to progress. Enrollment in the Aetna Casualty & Surety Sales Course is the means to this end. More than 2600 have attended this course from every section of the country—approximately 250 from the Pacific Coast. In the last session, TWO-THIRDS OF THOSE ATTENDING were women!

The next session opens January 25, 1943. Get the details from the Aetna Manager or General Agent in your vicinity, or direct from the Aetna Home Office. Application for admission should be made promptly.

THE AETNA CASUALTY & SURETY COMPANY

Hartford  *Connecticut*

ONE OF THE AETNA LIFE AFFILIATED COMPANIES

trophe cost against the fund, the opinion said.

Connolly Retains R. I. Post

William L. Connolly has been reappointed by Governor McGrath as director of the Rhode Island state labor department, which administers workmen's compensation.

SURETY

Williams Elected Head of New Jersey Surety Group

NEWARK—The Surety Underwriters' Association of New Jersey has elected S. M. Williams, Jr., Maryland Casualty, president; John A. O'Hea, National Surety, vice-president and R. H. Morgan, Glens Falls Indemnity, secretary. New trustees are L. P. Hodgeman, Employers Liability, and Harry E. Vernoy, Commercial Casualty. Other trustees are H. N. Hutchinson, American Surety; W. C. Schryver, U. S. F. & G.; and C. J. Collins, Standard Accident.

Committees are as follows: public officials, H. N. Hutchinson, chairman; W. C. Schryver; Paul S. Parris, F. & D.; legislative, Paul S. Parris, chairman; E. A. Childs, Indemnity of North America; J. A. O'Hea; program, C. W. Quick, Aetna Casualty & Surety, chairman; C. J. Collins and H. E. Vernoy.

Curtis Elected President By St. Louis Surety Men

ST. LOUIS—Orson Curtis, assistant manager American Surety, was elected president of the Surety Underwriters Association of St. Louis at the annual meeting. C. W. Keefer, manager New Amsterdam Casualty, was named vice-president, while Clarence L. Crockett, manager surety department Maryland Casualty, was reelected secretary-treasurer. Executive committeemen are: Henry Bush, U. S. F. & G.; F. H. Doenges, Fidelity & Deposit; E. A. Luther, National Surety; H. A. Martin, Maryland Casualty, and J. P. Whealon, Hartford Accident.

Mr. Doenges was the toastmaster at the dinner. Mr. Luther, the retiring president, was given a parchment scroll. O. L. Kincheloe, vice-president American Surety, was given a pen and pencil set, but because of illness he was unable to be present.

Surety questions were answered by a board of experts, including J. E. Craig, Aetna Casualty; John L. Patterson, Massachusetts Bonding; Harold Gee, Metropolitan Casualty; Mr. Luther and J. Eugene Auchly, U. S. F. & G.

Towner Rating Bureau Holds Annual Meeting

A. F. Lafrentz, president of American Surety, and Hale Anderson, vice-president of Fidelity & Casualty, were elected directors of the Towner Rating Bureau at the annual meeting. The directors reelected are R. H. Bland, U. S. F. & G.; Wallace J. Falvey, Massachusetts Bonding; H. P. Stellwagen, Indemnity of North America, and M. W. Lewis, president of the bureau.

Mr. Lewis was reelected president, J. L. Kirkwood, secretary and T. A. Zimmermann, assistant secretary.

Libel Suit Filed by Auditor

DES MOINES—A \$25,000 libel suit was filed in Polk county district court against the Fidelity & Casualty in connection with a suit to collect \$4,007 from Bryan E. Evans, former auditor of Mahaska county.

Mr. Evans was freed by a jury in Mahaska county Nov. 11, 1941, after trial on a charge of embezzling county funds. The surety firm filed a petition in Polk county district court Dec. 19, 1942, charging him with collecting

\$4,007 from Mahaska county funds and failing to remit that sum.

Mr. Evans in his suit charges the surety company with maliciously composing and publishing false and defamatory matter in its petition and that as a result it had injured his reputation and good name.

Not Responsible for Defense

LINCOLN, NEB.—The Nebraska supreme court has upheld U. S. F. & G. in its refusal to defend G. E. Smith, Lincoln contractor, in a suit under terms of a bond that agreed to defend him against suits arising out of his highway contract. The court held that U. S. F. & G. was justified in refusing to defend the suit because its investigation showed the accident occurred after the work was completed.

Cut Los Angeles Meetings

LOS ANGELES—The Surety Underwriters Association of Southern California has voted to suspend its rules and hold but one meeting per month for the duration, instead of two. The next meeting will be held Feb. 3.

Forty employees of Hartford Accident in Los Angeles have signed up for the blood bank.

Johnson Vice-president of American States

Henry R. Johnson, formerly claim manager of Union of Indiana, has been elected a vice-president of American States and has been made manager of the new Tri-Cities branch office at 710 Moline State Trust building, Moline, Ill. This office covers northwestern Illinois and Iowa.

Mr. Johnson has had a very comprehensive background in the insurance business. From 1928 to 1942 he operated an independent adjusting office in Moline. He disposed of that business Jan. 1, 1942 to become claim manager of Union at the home office in Indianapolis. While operating his adjusting service he represented many companies and made acquaintance of a large number of agents and other company representatives.

Wilkins to Cincinnati

Bruce E. Wilkins, special agent for Maryland Casualty at Pittsburgh, has been transferred to the Cincinnati office in the same capacity.

DeMeritt St. Louis Head of Hartford Steam Boiler

Bromley DeMeritt has been appointed by Hartford Steam Boiler to succeed the late Charles D. Ashcroft as manager of the St. Louis department.

Mr. Ashcroft died last week after having served the company since 1907. Prior to becoming manager at St. Louis in 1913 he had been in charge of the company's office in Pittsburgh.

Mr. DeMeritt graduated at Yale University and was engaged in industrial work until joining the company in 1937 as a special agent in St. Louis. In 1942 he was advanced to the position of assistant manager there.

Rankin Martin N. Y. Bond Head of Standard Accident

Standard Accident has appointed Rankin Martin as resident vice-president in charge of bonding operations in the New York branch.

Mr. Martin has had a well-grounded experience in both home office and branch production work. He entered

DEPENDABILITY IN ALL THINGS AT ALL TIMES

Established 1897

Continental
CASUALTY COMPANY
CHICAGO, ILLINOIS

Affiliated with

CONTINENTAL ASSURANCE COMPANY

the National Surety home office training school in 1928 and upon completion of the course was assigned to the home office agency department. From 1933 to 1935 he was assistant manager for National Surety at Philadelphia. In 1935 he returned to the home office as assistant secretary and assistant to the agency director. From 1937 to 1940 he was associate state manager in Michigan for National Surety, then joining Standard Accident as executive representative and shortly afterward was named production manager for the bond department, which position he now leaves to assume his new duties.

Resident Vice-president G. I. McCredie continues in charge of the general operations of Standard Accident in New York City.

A. C. Moore Resigns from National Mutual Casualty

Avery C. Moore has resigned as vice-president and general manager of Na-



EVERY C. MOORE

tional Mutual Casualty of Tulsa. Mr. Moore has occupied this position for the past four years. He was formerly a member and secretary of the Oklahoma state insurance board, and commissioner of the state insurance fund. Prior to that he was a local agent at Bristow, Okla. He has not announced his future plans.

Gorman Heads New Audit Department in Chicago

John J. Gorman has resigned as an auditor at the head office of Lumbermen's Mutual Casualty and has been appointed supervisor of a new auditing department which has been opened in the Chicago branch office of American Automobile. He has had about 15 years' insurance experience, starting with the Travelers in St. Louis, where he was an underwriter, then for some years being connected with the head office of Southern Surety in that city, doing underwriting and adjusting. Subsequently for eight years he was an examiner in all lines for the Illinois insurance department, operating from Springfield and the Chicago branch office.

Bost Heads Minneapolis Office of Ohio Casualty

Ohio Casualty is opening an office in Minneapolis in charge of Rex O. Bost. Prior to joining Ohio Casualty 1½ years ago, Mr. Bost was with Fish & Schulkamp, general agency of Madison, Wis., for three years. For three years he was with Associated Agencies, Chicago. His 1½ years with Ohio Casualty has been spent entirely at the home office

in preparation for his post as manager in Minneapolis.

B. L. Heath Vice-president of Lumbermen's Mutual

B. L. Heath of Rockford, Ill., who is in charge of the James S. Kemper interests there, has been elected vice-president of the Lumbermen's Mutual Casualty. He continues as district manager of the Rockford office handling all the business in the northern part of Illinois. Mr. Heath had a local agency in Chicago before he went to Rockford.

At one time he was vice-president of the old Chicago Bonding.

Porter Assistant Manager

Wilbur K. Porter, casualty field assistant of Travelers at St. Louis, has been promoted to assistant manager of the branch there.

Kelly to Columbia, S. C.

C. J. Kelly, Jr., has been transferred from the claims department of Hartford Accident's southern department in Atlanta, to special agency work with headquarters at 1111 Liberty Life building, Columbia, S. C. He succeeds

Julius Johnson, special agent, who has become an officer in the navy. Mr. Kelly has been with the southern department office since 1935. He served as claim adjuster in Atlanta, Jacksonville and Columbia. He is a brother of Ed S. Kelly, southern claims manager for the Royal Indemnity.

Orr Named by U. S. Casualty

George Orr, who has had 20 years' experience in the casualty and surety field, for the last three years with Glens Falls Indemnity in Boston, has been appointed assistant to Manager W. F. Kilduff in the New England branch office of United States Casualty

"Unforeseen events . . . need not change and shape the course of man's affairs"



HOW MANY DAYS IN AN HOUR?

THIS WORLD AT WAR is whirling at a faster pace than ever before. Changes that once were a matter of slow evolution now occur with breath-taking speed. Days are crowded into hours.

Executives know that the march of events is bringing new hazards to their business. Last year's insurance protection may need revising to meet current conditions.

Priorities, rationing, potential sabotage and war damage can affect insurance needs. Increased production schedules, personnel shortages and changes, inadequate check-ups and rising costs may have a

direct bearing on your insurance portfolio.

So today, wise business heads are working closely with their insurance men to assure themselves of up-to-the-minute protection in a changing world. Keep in touch with your Maryland agent or broker. Maryland Casualty Company, Baltimore.

Maryland agents and brokers find that this advertising opens the door to new prospects and sales. It appears regularly in . . .

TIME • FORTUNE • NEWSWEEK
U. S. NEWS • BUSINESS WEEK

THE MARYLAND

Practically every form of Casualty Insurance and Surety Bond, for business, industry and the home, through 10,000 agents and brokers.

in Boston. He will succeed T. M. Feeny, who lost his life in the Coconut Grove disaster.

Raub Moves Richmond Office

H. B. Raub, manager of Utica Mutual in Virginia and North Carolina, is moving his headquarters in Richmond to larger space at 501 State Planters Bank building. The territory was opened in 1936 and production has steadily increased. E. W. Knapp is engineer and payroll auditor.

Davis in New Post

LOS ANGELES—Emmet N. Davis, special agent for Associated Indemnity here, has resigned to join Alexander & Alexander, Baltimore and New York brokerage house, in its Los Angeles office.

Cantwell in War Post

LOS ANGELES—W. H. Cantwell, assistant manager Los Angeles office of Fidelity & Deposit, has gone to New York to join in the wartime insurance division of the War Shipping Administration. He joined F. & D. in San Francisco in 1927 and in 1929 was transferred here.

Gardner Transferred to Okla.

N. P. Gardner, Jr., has been transferred from the Newark office of National Surety to the Oklahoma City branch. He will handle both National Surety and National Surety Marine.

Walden Mich. General Agent

Bituminous Casualty has appointed L. A. Walden as exclusive general agent for the state of Michigan, with offices in Detroit.

Richard Kray is joining the Los Angeles office of U. S. F. & G. as a district supervisor. He has been associated with the underwriting department of the San Francisco office of the Firemen's of New Jersey group.

PERSONALS

Ogden Davidson, United States manager of Accident & Casualty, is making a middle western trip this week. He was in Chicago the first part of the week and intends to visit Minneapolis and Milwaukee.

John F. Horton, Michigan manager for Aetna Casualty, Detroit, underwent an operation for appendicitis in the St. Joseph Mercy Hospital at Pontiac, Mich. He is recovering satisfactorily. Mr. Horton has been with Aetna Casualty for 39 years and manager in Michigan for 25 years.

Elliot P. Knight, who for 19 years has been superintendent of engineering of Employers Liability, has been named by Governor Saltonstall of Massachusetts as chairman of an unpaid commission of three to study state building laws, including the pending Boston building code, and suggest amendments to the law in order to prevent a repetition of the Coconut Grove holocaust which took 490 lives. He is a native of Newburyport, Mass. and graduated

from Massachusetts Institute of Technology in 1923.

George McCaag, vice-president Eagle Indemnity, is visiting Los Angeles and San Francisco.

C. F. Freel, Travelers, Des Moines, has been elected commander of the West Des Moines American Legion post.

G. H. Kent, safety engineer of United Pacific of Tacoma, visited the home office after nearly a year in Dutch Harbor, where he has been making an important contribution in saving manpower for war. In case of air attack, he said, the important safety rule is to keep your body down. He witnessed two Jap raids on Dutch Harbor and brought a suitcase full of souvenirs, including shrapnel and a piece of a Jap plane.

The engagement of Miss Beverly Turner and Ensign Charles A. Bailey, U.S.N.R., son of C. W. G. Bailey, assistant manager of Ocean Accident, has been announced. Ensign Bailey graduated from Rutgers in 1938 and is a student at Cornell University Medical College. The marriage will take place in the spring.

Harold W. Giff, casualty underwriter for the Conkling, Price & Webb agency of Chicago, is making a satisfactory recovery at Alexian Brothers Hospital after an operation.

C. L. Morris, secretary and manager of Illinois National Casualty, has been elected vice-president of the Kiwanis Club at Springfield, Ill.

John W. Bornhoeft, 75, president of Chicago Mutual Plate Glass, died at Presbyterian Hospital in Chicago. His main interest was in the printing business. He was founder of the Columbia Printing Company.

ASSOCIATIONS

Countryman Is Elected California President

SAN FRANCISCO—Russell L. Countryman, Pacific Coast manager Norwich Union group, has been elected president of the Casualty Insurance Association of California with F. L. Anderson, Fidelity & Casualty, vice-president, and George Kelly, Great American Indemnity, secretary-treasurer. George W. Kemper, Fireman's Fund Indemnity, who has been secretary for 12 consecutive years, requested to be relieved.



R. L. Countryman

Henry G. Sheehy, manager Massachusetts Bonding, immediate past president, was presented with a gift from the members by Joy Lichtenstein, vice-president Hartford Accident.

Discuss Personal Liability Form

The Casualty & Surety Underwriters Association of Kansas City at its meeting Jan. 29 will hear a discussion of the new personal liability policy. O. R. Leeds, manager of U. S. F. & G., is arranging the details of the program.

Philadelphia Election Held

The Philadelphia Casualty Underwriters Association has elected E. W. Helm, New Amsterdam Casualty, Jr., as president; C. E. Howard, Jr., Royal Indemnity, first vice-president; V. K. Simpson, Hartford Accident, second vice-president; D. E. Maclay, Great American Indemnity, secretary and treasurer. The retiring president is L. E. Shallberg, manager of the Zurich. A message of felicitation was sent J. A. Berry, Philadelphia manager of Fidelity, Surety and Forgery Bonds.



UNEQUALLED, ALL-COVERAGE

PROTECTION

yet it doesn't cost one penny!

Suppose you had a policy like this to sell — protection for everything you hold dear—your family, home, business, your very way of life.

Protection backed by a company that's been growing and doing business honorably for over a century and a half—a company whose assets total not millions but billions. Premium payments? There aren't any. This all-coverage protection is yours

at no cost. In fact you are paid for carrying it.

Such a policy sounds like a cinch to sell, doesn't it! Funny isn't it then how many of them go begging every day at windows marked U. S. War Bonds!

As men who know the meaning of the word protection, insurance men must surely be in the forefront of U. S. War Bond buyers and boosters.

R. N. CRAWFORD & CO., Inc.

120 So. La Salle St., Chicago. Tel. Randolph 0750

Headquarters for "OUT-OF-THE ORDINARY" Contracts

★Fidelity, Surety and Forgery Bonds★Fidelity, Surety and Forgery Bonds★

Fidelity, Surety and Forgery Bonds ★ Fidelity, Surety and Forgery Bonds ★ Fidelity, Surety and Forgery Bonds



FIDELITY, SURETY
AND FORGERY BONDS

SEABOARD SURETY CO.

80 JOHN ST., NEW YORK

C. W. FRENCH, President WHitehall 3-1484

★Fidelity, Surety and Forgery Bonds★Fidelity, Surety and Forgery Bonds★

PAYROLL AUDIT SERVICE

K. L. PEARCE COMPANY

— Audits Since 1920 —

PROMPT — COMPLETE

Iowa, Michigan, Missouri,
Minnesota, Dakotas, Nebraska,
Illinois, Indiana.

627-28-29 Insurance
Exchange Building
Des Moines, Ia.

330 So. Wells
Chicago, Ill.

ity & Casualty, who is completing 42 years in the insurance business.

Scans Ohio Legislation

COLUMBUS, O.—Senator Fred L. Adams, Bowling Green O., spoke before the January meeting of the Casualty & Surety Field Club. Senator Adams is vice-chairman of the senate insurance committee and is a local agent. He discussed legislation which will be submitted to the legislature.

To Hear Industrial Commissioner

The Casualty Underwriters Association of Chicago will hold a luncheon meeting on Jan. 27 at the Union League Club at which Alfred J. Borah, chairman of the Illinois industrial commission, and N. J. Bohling, security supervisor of the industrial commission, will speak. They will deal with the relations of the commission and the insurance companies. R. N. Moore, superintendent of the casualty department of Fireman's Fund Indemnity, vice-president of the association, is chairman of the program committee. Donald K. Weiser, Aetna Casualty, is president of the association.

Leen and Bremer on Program

MILWAUKEE—The annual meeting of the Milwaukee County Board of Casualty & Surety Underwriters Jan. 20 heard talks by P. J. Leen, Chicago, superintendent western marine department, Fireman's Fund, Chicago, on "Personal Property Floater," and W. J. Bremer, Chicago, superintendent liability department Hartford Accident. There was a general discussion of the Altmeyer bill in Congress to extend the social security act to include disability and hospital benefits.

At the business session, officers gave annual reports and officers were elected. The slate, subject to additional nominations from the floor, included: For president, C. A. Baker and R. A. Laub; vice-president, J. E. Masak; treasurer, A. A. Veitenhaus; directors, three for three-year terms, Otto Gaedke, Lloyd Goan, William Pfeiffer, Edgar Schmidt, Maurice Crowell and Bert Zinn, retiring president. The secretary's office, appointive, is held by R. A. Pittelkow.

Sees Good Prospects This Year

NEWARK—This year will reward fighters, W. L. Clapp, associate editor "Eastern Underwriter," told the Casualty Underwriters Association of New Jersey at a luncheon meeting. He urged developing new lines and said burglary and fidelity are timely to sell. President J. H. Nolan presided.

COMPANIES

New Mutual Company Is Organized at St. Louis

Safety Mutual Casualty of St. Louis is a new company that has been licensed in Missouri to handle workmen's compensation and employers liability. The management states that it will operate on a non-agency basis and will confine its activities to a comparatively small number of industrial risks. The guarantee fund paid in is \$25,000. E. R. Werner is president and Elmer D. English is secretary-treasurer. Mr. Werner is president and Mr. English vice-president of Insurers Service Corporation. Walter Siegerist, vice-president, is president of the Medart Company. A number of the directors are executives of foundries.

St. Paul Mercury Shows Plus Signs in Statement

St. Paul Mercury Indemnity has issued its new annual statement showing assets \$18,212,479 or an increase of \$1,542,600 for the year. Premium reserve is \$4,642,260, increase \$223,103; loss reserve \$3,994,710. Net premiums written were \$9,419,648, an increase of \$735,454.

There was a net underwriting profit of \$2,204,958.

Seeks Extension of Charters

Travelers is asking the Connecticut legislature to extend for a further term of two years the charters for the two new companies which two years ago it was granted the right to establish. The charters are intended to meet possible legislation affecting insurance in other states.

Buys Harrisburg Building

The United States Fidelity & Guaranty has purchased the eight story office building in Harrisburg, Pa., the first floor and basement of which the Harrisburg branch office of the company has occupied for the past six years.

The modern and attractive structure formerly was the home of the Union Trust Company of Harrisburg. It occupies an excellent location at 20 North Second street in the heart of the business district, near the court house and the state capitol.

By-Law Changes for Employers Re

Employers Reinsurance has asked stockholders to act on two amendments to the by-laws. One would increase the number of directors from 20 to 21, and the other would change indemnification of officials. Under the proposed plan seven directors would be elected for one year, seven for two years and seven for three years, this procedure insuring a continuity of board personnel. The annual meeting of the board is Jan. 26.

Stockholders of American Automobile at their meeting Jan. 26 will vote on a proposed by-law providing the right of indemnification for officers and directors for expenses in defending suits against them that turn out to be groundless.

Potomac Indemnity of Philadelphia, has been licensed in Michigan.

Indiana Bonding — Assets, \$182,669; dec. \$10,183; unearned prem., \$42,392; loss res., \$173; capital, \$100,000; surplus, \$39,657; dec., \$13,702. Experience: Surety, net prem., \$57,148; losses pd., \$300.

Gov. Saltonstall Broadens Guest Rider Privilege

BOSTON—Governor Saltonstall of Massachusetts by executive order has further broadened and extended the guest rider privileges of Massachusetts motorists. Previously he issued an order permitting car owners to carry passengers "to and from work." Now he provides that during the war period all motor vehicles registered for purposes other than carrying persons for hire may be used as ride-sharing automobiles "for any purpose" without being specially registered therefor and without the payment of an additional fee. The statutory compulsory coverage is extended to include extra-territorial coverage of such ride-sharing guests.

Would Change Principle on Determining Damages

BOSTON—A special committee on safety to study the shortening and simplification of the statutes relating to assessing damages for death has made public its recommendations and offered a bill in the legislature to bring about its recommended changes.

The committee believes the law should be based on the principle of compensation for the pecuniary loss sustained rather than upon the present principle of culpability of the wrongdoer.

The existing distinctions between wrongdoers, differences in bases of imposing liability or preventing the imposition of liability and the differences in the maximum amounts of liability imposed on certain types of wrongdoers should be substantially abolished, the committee finds.

Your NEW Year

The turn of the calendar reveals a new year of opportunity for the Agent. Immense industrial payrolls have made insurance available to a vast number of new prospects. Scarcity of consumer goods and the difficulty of replacement have sharpened public appreciation of values. The need for adequate protection of possessions is felt by established assureds and potential clients alike.

The opportunity ahead is welcomed by every Indemnity Agent—with confidence in the ability to render broad protective service, soundly backed by extraordinary Company experience and facilities.

CASUALTY FIDELITY SURETY



CAPITAL \$2,500,000

Indemnity Insurance Company of North America

PHILADELPHIA

and its affiliated companies write practically every form of insurance, except life.

Service Offices located in principal cities.

Complete nation-wide Insurance Facilities for Agents and Brokers

Pink Gives Eighth and Final Report

(CONTINUED FROM PAGE 1)

all of the fundamental and important matters should not be practically uniform everywhere.

There has been excellent cooperation between the government departments, the state supervisors and the companies. The use of the facilities of the companies and the producing forces by the War Damage Corporation is most encouraging. There is no duplication of effort, economy is effected, and the closest possible cooperation exists.

"If state supervision were inherently faulty, the defects would have become apparent in this war. With the exception of the untimely prosecution at Atlanta, the successful adaptation of this great institution of insurance to the war necessities of the federal departments has been outstanding."

Interstate Rating

As to interstate rating, he said many large risks are scattered over many states. The competition for these risks is intense. The result is that while rating laws have been complied with theoretically in states like New York, there has been only a nominal charge for coverage in many of the unregulated states and little attempt has been made to conform with the spirit or purpose of the laws.

"Here undoubtedly the machinery of state regulation has not proven effective," he declared. "There is not only room but the absolute necessity for improvement and a solution of the problem. The insurance supervisors and representatives of the companies and the producing forces are now working diligently to find it. The present system under which these large risks are rated is satisfactory to no one."

Mr. Pink said he favors graduation of expenses and commissions by size of risks and recognition of experience which will eliminate the excessive profit in the larger risks.

A central rating organization to which all companies will subscribe and which will be under the general super-

vision of the commissioners association, Mr. Pink said he favors.

A uniform law would be necessary and it would have to permit modifications of the standard fire policy, the resident agent and the rating laws, to make regulation through a national body effective.

If even a comparatively few states having a large volume of insurance adopt a uniform statute, it would make it very difficult for the companies to refuse to support and follow a national rating organization approved by the law of these states, he said.

Bridging the Gap

On the subject of bridging the gap, Mr. Pink declared the fire policy should be related to the coverage of the War Damage Corporation so that the policyholder will be protected either by the federal insurance or by the private companies. The fire clause should be drawn so that there will be no gap or overlapping between the two.

It is known in general terms what the WDC covers. No one can know exactly what the coverage will be until specific losses have occurred and the courts have passed upon the extent of protection. Undoubtedly the courts will broaden rather than narrow the scope.

But, he said, it is possible further to safeguard the public if the fire policy is amended to coincide with the policy issued by the WDC. Some will contend that the wording of the fire policy should be for all time and not for a temporary war emergency; that there should be a strong war exclusion clause and then provide for the purchase, by those who want it, of further coverage to fill the gap. This would mean a slight increase in the cost of insurance to those who desire full protection, but it should not be substantial because certainly most of the purely fire losses which may occur are now covered either by the fire policy or the WDC.

The simplest and most satisfactory way to correct the situation, he asserted, would be to rewrite the war exclusion clause, eliminate those words which are obsolete, and add an exclusion, which is the identical language of the WDC policy.

The extended cover endorsement should be rewritten to take in the possible coverages not provided by the WDC.

This is a national matter and it would be helpful if a recommendation were made to the state legislatures by the association of commissioners so that uniformity may prevail. The companies have waited a long time and still have made no provision for the bridging of the gap. "It is fortunate that the Axis powers are too busy to bomb our shores. If losses should occur, there might be severe criticism of the delay."

Problems in Harlem

Under the heading "Problems in Harlem," he discussed the difficulty the Negro encounters in seeking various types of insurance. When the new auto financial responsibility law was enacted, Negroes in numbers were unable to get auto insurance but the department succeeded in causing the insurers to absorb this business and complaints dropped off to almost nothing.

There is a more serious problem for Negroes in connection with life insurance and accident and health protection. Most of the larger and more responsible companies do not seek Negro business, and the Negroes are served largely by organizations which operate on the fraternal or assessment plan and write life insurance combined with accident and health mainly on colored lives. One of these companies is entirely controlled by Negroes. The other companies are not controlled by Negroes but some of them have colored agents. Because of weekly collections and the expense of operation the cost

is very high. It would be impossible to form companies of this type under the present laws but there is nothing that can be done about those already in existence except to watch them and try to make them better. In California where there was a somewhat similar situation the commissioner arbitrarily took over companies of this type and merged them into a new life insurance company. He was sustained by the courts.

"It is doubtful if any such action would be sustained here or if the department should attempt it," Mr. Pink declared.

Something should be done to procure lower insurance cost and better protection for the colored population. Savings bank life insurance has been of help, as many colored people have secured protection there. But it cannot help those who can only buy insurance in small amounts and on the weekly plan.

Carter Committee Named

About a year ago, Mr. Pink said he appointed a committee to study the problem. Elmer A. Carter, who is a member of the unemployment insurance appeals board, was appointed chairman. A number of meetings have been held but as yet no final plan has been decided upon.

Actuaries made a study of Negro mortality to determine whether the statement commonly made that the experience on Negro lives indicates a substantially higher average death rate is true. The figures substantiate that the mortality is higher than for similar classes of white people and that Negro policyholders are more susceptible to a number of diseases.

One possibility is the formation of a new company which will specialize largely in insurance on Negro lives. It was thought that one of the foundations might be interested to help finance such a venture. Metropolitan Life made an offer to turn over to the new company the management and collection of the insurance which it holds in Harlem, which would give the new company an immediate income of substantial proportions and would also enable the staff to secure experience, oversight and training.

It has also been suggested that the four fraternal and assessment companies which now serve the colored people be amalgamated so that there will be less expense and so that better service will be given at lower cost.

"This would be highly desirable if it could be effected. The difficulty is that it would mean the elimination of a number of officers as well as agents. These personnel problems are always difficult when mergers are effected."

Another problem is the law which prohibits discrimination between white and colored people in fixing premiums. Section 209 has several very rigorous provisions which are intended to protect Negroes against unfair discrimination but, as a matter of practice, this law has made it more difficult for colored people to secure the best type of insurance. It is doubtful if the legislature will take any action to modify this law unless the Negro community decides that it is advisable for its own interest that it be done.

If the companies were permitted to make a reasonable differential based

upon the experience, it is possible that Negroes would receive greater benefits than they now do under the present law.

Dental Societies

The three dental societies in New York City and adjoining counties have worked out a service plan but under the existing law there is no opportunity for them to incorporate and try out their plan. There would seem to be no reason why the dentists should not have the same opportunity that the hospitals and physicians now have. In view of the fact that the plan provides for service and not cash indemnity and that service plans are generally more desirable it would probably be wise to limit the authorization to service plans.

Superintendent's Term of Office

On the matter of the term of office of the superintendent, Mr. Pink said it is clear that the governor should have power to appoint and remove all of his responsible officials including the superintendent of insurance and the superintendent of banks. He should not be compelled to carry on his administration with major positions held by those in whom he may not have confidence. On the other hand, it is clear that when the new governor is elected there are many positions to be filled and he cannot give adequate consideration to the possible retention of the incumbents in these two offices. He should have a reasonable opportunity to observe their work before he is compelled to decide whether he wishes to reappoint them. These two great non-political offices should not be part of the general sweep which follows an election. It would add dignity and stature to the office and would permit a more considered review of the qualifications of the incumbent if the term were to expire July 1 or on some other appropriate date following the election of the governor.

Revise Procedure on War Claims

(CONTINUED FROM PAGE 17)

The special committee of the International Claim Association working on this matter of war claims liaison is composed of Mr. Day, Frederick T. Bernhard, Home Life of New York, and William K. Miller, Fidelity Mutual Life.

Cattermole Named Manager

LOS ANGELES—C. C. Cattermole, who for the last 13½ years has been special agent of Great American Indemnity in the Los Angeles office, resigned and has been named manager of the Los Angeles office of Standard Surety and Century Indemnity. At one time he was a Los Angeles local agent.

E. A. Schumacher was recently incorrectly identified in the report of the annual meeting of the Rock Island Board of Fire & Casualty Underwriters as being state agent of the Union Insurance Company. He was formerly with Union of Indiana but in recent months has been state agent for Wolverine of Lansing.

WANTED IMMEDIATELY

A Home Office underwriter field man, thoroughly experienced in all phases of group accident and health insurance, by a large Middle West Casualty Company. State qualifications and salary requirements. All replies treated confidentially. Address Box Q-99, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

UNDERWRITER WANTED

For nationally known Casualty Insurance Company, Milwaukee branch office. Workmen's Compensation and Liability experience preferred. Must be married man with family or past 38. Give age, salary, experience and any other information helpful in selection of right man. Address Box R-15, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

POSITION WANTED

Casualty executive experienced in company management, compensation and automobile lines, wants position with strong aggressive company in home or branch office. Excellent references. Married, age 38. Address R-17, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

CLAIMS ATTORNEY AVAILABLE

Married, age 38, with 14 years branch and home office claim experience in Middle West, particularly bonds, accident & health, burglary & inland marine, & professional liability. Now employed. Seeking growth opportunity. Address R18, The National Underwriter, 175 W. Jackson Blvd., Chicago.

POSITION WANTED

As Manager of Bond Department by man now employed by company writing large surety volume, age 33, married. Class 3A. 15 years experience office work and underwriting, good production record in field. Address Box R-19, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

Opportunities
for Salesmen in
48
States
**Income
Insurance
Specialists**
"NORTH AMERICAN ACCIDENT
INSURANCE COMPANY • 209 SO. LA SALLE STREET
CHICAGO

INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Views on Michigan Department Merger; Cost Facts Cited

LANSING, MICH.—The Michigan Association of Insurance Agents, through Waldo O. Hildebrand, secretary-manager, is asking expressions from the membership regarding the proposal of Governor Kelly that the insurance department be consolidated in one super-department. An association bulletin points out that the insurance department collected last year \$4,795,339 in annual premium taxes, wholly turned over to the primary school fund; in addition \$331,305 was collected on annual fees, total revenues received \$5,126,643 while operating costs for this period were \$100,950.

Suggestions for Consideration

It is suggested that agents should give thought to "the insurance business divorcement from banks and financial institutions" and to state versus federal supervision angles as well as the strong position now enjoyed by the state insurance departments through the commissioners' association. Agents' opinions will be relayed to the governor whose actual bill to effect the proposed consolidation has not yet been introduced.

J. T. Hammond, Benton Harbor lawyer and former state senator, has issued a bulletin in which he analyzed the consolidation proposal and pointed out its weaknesses, particularly the improbability that it would result in economies. Governor Kelly advanced the program solely on an economy basis and said he was not interested in departmental mergers which resulted in no staff reductions and economies. Mr. Hammond's bulletin compared cost of operating the Michigan department with that of 13 states where insurance supervision is subsidiary to a larger division, noting that Michigan's cost was only 1.73 percent, compared with ratios ranging from 1.95 to 7.72. It was further noted that the national average for all departments is 4.63 percent, with only Iowa, Mississippi and West Virginia showing a lower percentage cost than Michigan.

Mr. Hammond said he believed the governor was laboring under a misapprehension to the effect that relatively few states had independent departments.

Agents' Problems Minn. Rally Theme

How local agents can adjust themselves to war-time conditions, with new coverages and new exposures getting particular emphasis, will make up the program at the mid-year meeting of the Minnesota Association of Insurance Agents at St. Paul Feb. 24-25, which was announced by L. D. Engberg, program chairman.

Speakers and Discussion Leaders

Speakers and discussion leaders are C. H. Smith, co-manager Hartford Fire, Chicago; F. C. Crowell, Jr., editor "Insurance Field," Louisville, and J. C. O'Connor, associate editor THE NATIONAL UNDERWRITER, and editor "Fire, Casualty and Surety Bulletins," Chicago. Assisting them will be a group of picked agents and the entire membership will be invited to join in discussions, ask questions and present problems. There will be a minimum of set

speeches and emphasis mainly on war-time agency problems.

A luncheon will be held Feb. 24 at the St. Paul hotel. Mr. Smith is the only speaker scheduled that day, his theme being the future of the insurance business. The National Board film, "Before the Alarm," will be shown. A brief business meeting will conclude the first day's program, except for the dinner that evening, in charge of the Insurance Exchange of St. Paul. Karl Klein heads the exchange committee making dinner arrangements.

Messrs. O'Connor and Crowell take over Thursday, Mr. O'Connor dealing mainly with new coverages to broaden the protection and meet new exposures, and Mr. Crowell analyzing what the war is doing to the local agent and his business.

Farm Insurance Changes in North and South Dakota

Several farm insurance changes have been promulgated in North and South Dakota by the Fire Underwriters Inspection Bureau at Minneapolis, effective Jan. 15.

The new standard term rule and standard short rate table have been adopted, and rates have been revised in keeping with these changes.

The vacancy and unoccupancy permit has been broadened with respect to what constitutes vacancy and unoccupancy. A new optional vacancy permit now is offered without reduction in liability but with a 25 cents per \$100 additional premium for each 60 days or less of unoccupancy permitted. Under the regular permit liability reduces one-third without change in premium.

Under new live stock rules, feeder cattle can be written at a reduced rate under a special form contemplating full insurance to value. The rate is 50 cents per year for fire, lightning, tornado and hail.

Farm property now has been divided into three classifications where formerly it was treated as one. The classifications are dwelling and household goods; barns, buildings and outbuildings, buildings only; and personal property.

Under the windstorm extension farm live stock endorsement windstorm coverage on live stock is extended to include liability for freezing or smothering in blizzard or snow storm at an additional rate of 8 cents for one year, 20 cents for three years, 32 cents for five years, cash plan, and 36 cents for five years on the installment plan.

Michigan Carriers Discuss Factors Affecting Business

DETROIT—General factors affecting or likely to affect the insurance business were discussed by the executives of Michigan stock, mutual and reciprocal fire, casualty and life companies at the first 1943 meeting of the Affiliated Insurance Interests of Michigan, with Chairman W. G. Curtis, president National Casualty, presiding.

Proposals to broaden the social security base, various phases of the Beveridge plan as presented to the British people and the proposal of Governor Kelly of Michigan to incorporate the insurance department with banking, securities and other departments in a super-financial department of the state government were among matters discussed.

Murphy to Speak in Detroit

DETROIT—Ray Murphy, assistant manager Association of Casualty &

Surety Executives, New York, will address the annual dinner meeting of the Detroit Association of Insurance agents at the Book Cadillac hotel Jan. 26. President W. B. Cary, Michigan Insurance agency, will preside. The election of new directors will be held in the afternoon.

Confer in Missouri on New Qualification Proposal

Leading Missouri insurance men conferred Wednesday in Jefferson City with Superintendent Scheufler on an agents and brokers qualification bill to be presented to the legislature. The call was issued by Harry Gambrel of the Gambrel & Stubbs agency, Kansas City, legislative chairman Missouri Association of Insurance Agents.

Basil U. Sparlin, Springfield, president Missouri association, Frank Vesser, St. Louis, manager Reliance Life, president Missouri Association of Life Underwriters; J. J. O'Toole, treasurer Missouri association and executive committeeman Insurance Board of St. Louis; J. W. Rodgers, manager of the board, and Oliver Blase, representing the Registered Brokers of St. Louis, attended.

Michigan Meetings Held

LANSING, MICH.—Waldo O. Hildebrand, secretary-manager, and Carl Trager, vice-president of the Michigan Association of Insurance Agents, both of Lansing, visited the Port Huron association, and the former also attended a Battle Creek association meeting. Both local boards, Mr. Hildebrand said, expressed opposition to the proposal of Governor Kelly to merge the insurance department in one enlarged division.

At the Port Huron meeting, a 100 percent attendance of the membership was recorded. Both visitors talked on organization activities and legislative matters.

The Battle Creek meeting, a joint session of the board with the Battle Creek Insurance Women's league, was marked by presentation of certificates of merit, for completion of the state association-sponsored correspondence course. Mr. Hildebrand and C. W. Otto, secretary of Lansing Chamber of Commerce spoke.

Hickey Reelected in St. Louis

ST. LOUIS—K. Myron Hickey, Mercantile Insurance Agency, was unanimously reelected president of the Insurance Board of St. Louis at the annual meeting. Other officers are: Vice-president, J. Garneau Weld, Charles I. Crane Agency; secretary, Orron D. Evans, Standard Underwriters Agency, and treasurer, Oden D. Prowell, Geo. D. Capen & Co.

Executive committee members are: Class 1, H. P. Bayer, F. H. Kreismann Agency; L. E. Bright, Lawton-Byrne-Bruner Agency; J. J. O'Toole, F. D. Hirschberg & Co., and L. H. Trout, General Insurers; Class 2, E. J. Boyce, C. E. Drozda, W. H. Finke, and A. G. Kuehner; registered brokers, L. F. Barrows, F. J. Bush, Jr., E. C. Foote and J. F. O'Boyle.

In view of the war situation the board will dispense with its annual installation dinner.

Bad Situation in Jackson

JACKSON, MICH.—A serious fire protection situation may develop in Jackson as the result of a supreme court opinion upholding a 1941 legislative act granting firemen an additional leave day every 16 days. Jackson firemen were not granted the extra day pending interpretation of the act by the courts and they have now served an ultimatum on the city commission to the effect that they intend to take vacations, in groups

Shell, May Renamed by Cincinnati Committee

CINCINNATI—West Shell, president Cincinnati Fire Underwriter's Association, and Gustav May were re-elected members of the association's governing committee at the annual meeting. The new officers for 1943 will be chosen at a later meeting of the governing committee and will be installed at a dinner meeting Feb. 11. T. M. Geohegan, chairman of the dinner committee, said the annual dinner, which includes a business session, resumes an old practice and will replace Christmas parties held in recent years.



West Shell

President Shell reviewed the association's accomplishments in 1942 in education, community work, and "business control." The association's "Cincinnati Plan" of assisting the armed forces in safety engineering inspection of war plants achieved national attention, he said. It is now being used in the 5th service command and is under consideration by the army for national use.

Arthur T. Brown, superintendent of the casualty department of Hartford Accident, Cincinnati, discussed the new comprehensive personal liability contract. It will become very popular because it gives real family coverage, he said. The public wants and has a right to expect simple contracts, he added. One form permits simple explanation to the public and greatly reduces office detail in handling.

of 25 firemen at a time, for the 23 days which they claim is due them under provisions of the law. The first group plans to start the 23-day vacation Feb. 15. The department has 70 men.

The city attorney ruled the municipality could not pay the men the equivalent of their lost time. As the city commission did not fix definite dates for extra leave days the firemen finally announced the vacation plan through a C. I. O. union official.

Instructors for K. C. Course

The fire insurance course which the Insurance Agents Association of Kansas City, will start Jan. 26 will have as instructors: Otto Ramseyer, state agent North America; William B. Winchell, state agent North British; Ben M. Butler, Western Adjustment; F. L. Stingle, America Fore; William G. Curry, state agent Phoenix of Hartford; John Bosdette, Royal-Liverpool; Lawrence R. Fisher, Travelers; Howard Campbell, special agent Hartford Fire; Fred H. Calvin, Kansas City Fire & Marine, and J. W. Kent, state agent National Fire.

Start Course in St. Paul

ST. PAUL—A 20-hour course on fire and allied lines, prepared by the National Association of Insurance Agents, opened Jan. 18 for members of the Insurance Exchange of St. Paul, their solicitors and employees. It is sponsored jointly by the exchange and the St. Paul Association of Insurance Women.

O. J. Eastman, secretary of Northwestern Fire & Marine, was the discussion leader at the first meeting. Other company men will lead succeeding meetings.

Mutual Field Men Elect

MILWAUKEE—New officers elected at the annual meeting of the 1752 Club

of Wisconsin, mutual field men's organization are: L. R. McDonald, Cream City Mutual, Milwaukee, president; Harold Weise, Reitan-Lerdahl Co., Madison, vice-president; C. R. Vande Zande, Campbellsport Mutual, Campbellsport, secretary-treasurer; J. L. Lau, Union Mutual, and A. W. Lott, Badger Mutual, members executive committee. G. E. Borst, Pawtucket Mutual Fire, is retiring president.

Kansas Fire Losses Increase

Kansas fire losses for the first 11 months of 1942 were up 5 percent over the same period of 1941 due to abnormal losses in November, which totalled \$320,436. This was the largest monthly loss since April, 1940. Increased country losses which totalled \$113,947 from 48 fires boosted the November, 1942, total, due largely to a country school loss of \$58,000. City fires totalled \$206,489 from 153 fires.

Nebraska Qualification Bill

LINCOLN, NEB.—Senator Greenamyre has introduced a limited agents' qualification act, similar to the one which failed to pass in 1941. Insurance Director Fraizer, after examination of the measure, pointed out that in the main the questions required in the proposed applications are in the blanks now used by him acting under his general powers. Passage of the bill would give his action legal force and effect.

Nelson on K. C. Committee

Conforming with its plan to rotate the members of the public insurance committee, which supervises and writes the municipal insurance for Kansas City, Hoyt S. Nelson of Hoose & Nelson has replaced Bennett McClurer of McClurer & Wilbur. Other members of the committee are Joseph H. Ashton, Morton T. Jones, W. J. Welsh and George Oppenheimer.

Open Sioux City Course

SIOUX CITY, IA.—The Sioux City Fire & Casualty Underwriters Association has set up a 20-hour fire insurance course under the state association's educational program. Classes will be held every Thursday with the men holding their class at 4 p. m. and insurance women at 7 p. m. Discussion leaders for Jan. 28 will be J. H. Buntin, Fire Association, and C. S. Cathcart, Home.

Columbus Women Elect

Miss Margaret Weisgerber has been elected president of the Insurance Women of Columbus. Catherine Ashworth is vice-president; Ruth Phillips, secretary; Helen Masters, treasurer, and Leona Eastman, chairman of the executive committee.

Ft. Wayne Officers Reelected

Willard M. Thomas, president, and all other officers of the Ft. Wayne, Ind., Association of Insurance Agents were

reelected at the annual meeting. Walter Kleeberg is vice-president and chairman; R. J. Kuhn, treasurer, and Irma Hartman, secretary. Those elected as directors are Raymond Hawver, Walter Lupke and Kenneth Beard.

Dawe Elected in Pontiac

PONTIAC, MICH.—William S. Dawe has been elected president of the Pontiac Association of Insurance Agents. Other officers are: Vice-president, Daniel R. Lazelle; secretary-treasurer, Charles M. Eaton; executive committee, G. F. Whitfield, J. L. Van Wagoner, R. H. Austin, and H. W. Huttenlocher.

Peoria Agents Get "B" Cards

Almost all Peoria local agents received "B" gasoline ration cards which supply most of the needs. Their business held up well last year but there is now a decline in automobile premiums. There were no new defense or war industries established but there were some conversions.

\$126,500 Loss at Mansfield, O.

The Hartman Electric Manufacturing Co. building at Mansfield, O., burned. The \$26,500 insurance on building and \$50,000 coverage on contents were both total. Use and occupancy of \$65,000 was carried and will run about \$50,000 loss. In addition there was \$1,000 on patterns, jigs, etc., which was total.

Jewson New Wausau Board Head

WAUSAU, WIS.—G. A. Jewson was reelected president of the Wausau Board at the annual luncheon meeting. Other officers are: W. H. Bissell, Jr., vice-president; Miss Lillian Rohr, secretary-treasurer; Robert Ebert and C. L. Manson, executive committee members.

Will Outline Legislation

MINNEAPOLIS—Pending insurance legislation in Minnesota will be outlined by C. L. Hoffman, executive vice-president of the Minnesota Employers Association, at a meeting of the Insurance Buyers Association of Minnesota here Jan. 21.

Casualty School in Des Moines

DES MOINES—The Des Moines Association of Insurance Agents started a casualty school under the state association's educational program. Discussion leaders will be E. V. Proudfoot, Travelers, and Ray Clearman, American Surety.

NEWS BRIEFS

C. F. Coy, Lincoln, Neb., local agent, has been elected president of the Surety Building & Loan Association of that city.

The Mutual Insurance Club of Columbus has elected these officers: M. E. Foltz, Ohio Farm Bureau, president; W.

A. Loar, Motorists Mutual, vice-president; Mrs. Hazel Zwyer, Grange Mutual Casualty, secretary.

J. P. Hershberger, Columbus local agent, has been reelected president of the Upper Arlington board of education.

C. P. Adams of Howell has been appointed chairman of the insurance committee of the Michigan house of representatives. He has held this position during a number of sessions. Other members are Bolt, Decker, Nagel, Fisher, Gallagher and Morgan.

Frank A. Gorman, president of Gorman & Thomas, Detroit, and member of the city board of education, has filed a nominating petition with the city clerk, seeking reelection to the board.

Sen. George P. McCallum has introduced a bill in the Michigan legislature requiring cooperative or assessment associations to pay a 2 percent premium tax.

Lincoln-Logan County Farmers Mutual Fire of Illinois has increased the premium assessment from 10 cents to 20 cents per \$100 because of increase in fire loss.

James H. Yuill, Cedar Rapids, Ia., local agent, has been appointed a lieutenant colonel on the military staff of Governor Hickenlooper.

James O. Holton, head of the Holton

Insurance Agency, St. Louis, has been elected president of the Citizens National Bank of Maplewood, Mo.

The St. Louis Cats Meow will hold its 1943 installation of officers Feb. 6. W. R. Dunham, Mercantile Agency, heads the new slate of officers.

SOUTH

Group Meetings in Virginia Exciting Much Interest

RICHMOND—Keying activities to the war tempo on account of gasoline rationing and tire shortage, Oscar H. West, manager Virginia Association of Insurance Agents, is continuing to take the association to the very door of the agents through small group meetings that require agents to travel minimum distances. He has embarked on a program to have face-to-face conferences with the 360 members for discussion of present-day trends in insurance business and especially capital stock insurance in Virginia.

This week he was conducting group meetings in southwest Virginia. H. Pierce North of the Business Development Office, New York, was accompanying him. Jan. 18 he and Mr. North

A DIRECTORY OF RESPONSIBLE INDEPENDENT ADJUSTERS

DIST. OF COLUMBIA

NICHOLS COMPANY INSURANCE ADJUSTMENTS

All Lines—Representing Companies only
Established 1921—Twenty-four hour Service
Washington, D. C., Woodward Bldg. Phone Met. 6618
Richmond, Va., Mutual Bldg. Phone Dial 3-3359
Baltimore, Md., Mercantile Tr. Bldg. Phone L.M. 9229
Hagerstown, Md., Warham Bldg. Phone Hag. 799
Winchester, Va., Masonic Bldg. Phone Win. 3358

MICHIGAN

WAGNER AND GLIDDEN, INC. TOPLIS AND HARDING, INC. INSURANCE ADJUSTMENTS ALL LINES

Chicago Los Angeles Seattle New York Detroit

ILLINOIS

PHONE HARRISON 2330 THOMAS T. NORTH ADJUSTMENT COMPANY

Adjusters
All Lines
Insurance Exchange Building,
178 W. Jackson Blvd.
Chicago

ESTABLISHED 1919

JOSEPH RICE AND COMPANY ADJUSTERS—ALL LINES INSURANCE EXCHANGE BUILDING CHICAGO

INDIANA

CENTRAL ADJUSTING CO.

Consolidated Bldg., Indianapolis, Ind.
BRANCH OFFICES:
EVANSVILLE 414 Old Nat'l Bank 407 Lloyd Bldg.
FORT WAYNE 808 Lincoln Tower 711 Odd Fellows Bldg.
MUNCIE 304 Western Reserve 5 Ball Building
RICHMOND 210 Medical Arts Bldg.

INDIANA ADJUSTMENT COMPANY

505 Security Trust Building
INDIANAPOLIS
AUTOMOBILE AND CASUALTY
(All Lines)
Other offices at EVANSVILLE, FORT
WAYNE, and TERRE HAUTE.

Eugene McIntyre Adjustment Co., Inc.

All lines of Automobile, Casualty and
Inland Marine
Eight East Market Street
INDIANAPOLIS
Branch Offices:
Muncie, Ind., Terre Haute, Ind.

NEBRASKA

JUDD W. CROCKER CLAIM DEPARTMENT, INC. INSURANCE ADJUSTERS City National Bank Building Phone Jackson 6364 Omaha, Nebraska BRANCHES AT

Lincoln, Neb. Des Moines, Iowa
Grand Island, Neb. Sioux City, Iowa
North Platte, Neb. Iowa City, Iowa
Scottsbluff, Neb. Cheyenne, Wyoming

R. T. GUSTAFSON COMPANY

Insurance Adjusters—Serving Nebraska and Iowa.
CASUALTY—ALL CLASSES: Auto, Liability, Com-
pensation, Burg., H&A, P. O., Bonds, etc.
AUTO FIRE, Theft, Property Damage, Collision, etc.
OMAHA, NEBRASKA
240 Keeline Bldg. Office: Webster 2931
17 and Harney Sts. Res. Kerwood 7411
26 years experience investigations and adjusting.

WEST VIRGINIA

JOHN C. WYCKOFF CO.

Insurance Adjustments
Main Office: Fairmont, W. Va.
BLUEFIELD, W. VA. CHARLESTON, W. VA.
Peery Building Capitol City Building
HUNTINGTON, W. VA. WHEELING, W. VA.
First Huntington Natl. Bank Bldg. Wheeling Bank and
Trust Building
CLARKSBURG, W. VA. PARKERSBURG,
429-430 Empire Natl. W. VA.
Bank Bldg. Union Trust Building

WISCONSIN

Nurnberg Adjustment Co. GENERAL ADJUSTERS

Fire, Windstorm, Hail, Automobile, Casualty,
Inland Marine and Aircraft
(Licensed Pilot in our Employ)
Underwriters Exchange Building
MILWAUKEE
523 N. Broadway Phone: Daly 6993
Branch Offices: Antigo and Madison

INCORPORATED 1794
THE INSURANCE COMPANY
OF THE
STATE OF PENNSYLVANIA
308 WALNUT STREET, PHILADELPHIA, PA.



FIRE AUTOMOBILE
USE AND OCCUPANCY

LIGHTNING WINDSTORM
INLAND MARINE

THE
PHOENIX-CONNECTICUT
GROUP
of
Fire Insurance Companies



The Phoenix
Insurance Company, Hartford, Conn.
1854

The Connecticut
Fire Insurance Co., Hartford, Conn.
1850

EQUITABLE
Fire & Marine Insurance Company
Providence, R.I.
1859

ATLANTIC FIRE INSURANCE CO.
Raleigh, North Carolina

THE CENTRAL STATES FIRE INS. CO.
Wichita, Kansas

GREAT EASTERN FIRE INSURANCE CO.
White Plains, N. Y.

MINNEAPOLIS F. & M. INSURANCE CO.
Minneapolis, Minn.

RELIANCE INS. CO. OF CANADA
Montreal, Canada



HARTFORD
30 Trinity Street

CHICAGO
Insurance Exchange

NEW YORK
110 William Street

SAN FRANCISCO
220 Montgomery Street



All Forms of Fire and
Property Insurance including
Ocean and Inland Marine
Country-wide Brokerage Service

TIME TRIED & FIRE TESTED

appeared before the Lynchburg local board with agents from other points attending. He was in Roanoke Tuesday and in Bristol Wednesday. Thursday he will speak at Wytheville and Friday at Galax.

Believing women are daily becoming more important factors in the local agent's setup, agents are being urged to bring the key women in their organizations to these meetings.

Subjects discussed include rates, rules and forms, agency problems, the agent's place in the all-out war effort, insurance laws, the new Washington setup of the National Association of Insurance Agents and association activities.

Meetings previously were held at Norfolk, Newport News, Danville, Petersburg, Warrenton, Winchester and Alexandria. Mr. West says he finds agents eager to keep abreast of what is going on in their business. Lively discussions of current problems follow at the open forum period in each session.

Mr. West is traveling altogether by bus or rail, having been forced to put aside his car on account of fuel and tire restrictions.

Lambeth, Charlotte Agency Man, Moves Up in Bank

Walter Lambeth, manager of the American Trust Company's insurance department, Charlotte, N. C., and general agent United States Casualty 32 years, was recently elected vice-president of the bank, of which he has been a director since 1916. The agency is one of the largest in the south and will continue under the supervision of Mr. Lambeth in his new capacity.

Starting with the agency in 1911, he succeeded his brother, Harvey, as manager at the latter's death in 1916. He is active in the North Carolina Association of Insurance Agents, Charlotte Insurance Exchange, and in civic and business organizations. A brother, Charles E. Lambeth, is head of the Lambeth Agency in Charlotte. He is now a lieutenant commander in the navy, stationed at San Francisco.

Fire Safety Drive in Louisville

LOUISVILLE—Seven more night clubs and cafes, principally in Negro districts, were closed by order of the fire prevention bureau backed by police authority. Fire hazards involved lack of sufficient exit space and illuminated exit signs, doors which swung inwards instead of outward and the lack of approved wiring.

The board of aldermen is considering a measure to give the fire prevention bureau necessary authority to take such action without police authority.

Efforts to close a second floor motion picture theater in Stanford, Ky., were thwarted when Circuit Judge Ardery rendered a permanent injunction against Insurance Director Goodpaster to take such action.

Crawford Named in Birmingham

BIRMINGHAM, ALA.—The Birmingham Association of Insurance Agents has elected C. C. Crawford, Montgomery Real Estate & Insurance Co., as president to succeed Douglas Hester who has been commissioned a lieutenant in the navy. Maurice Walsh was named vice-president to succeed Wilbur K. Allen who has gone with the Red Cross. Ed Gardien, Henley Agency, was named secretary and treasurer to succeed the new president. M. R. McGruder, manager Alabama Association of Insurance Agents, continues as assistant secretary-treasurer.

The association adopted a resolution expressing appreciation for the service rendered by Godfrey Goldman, Engel Agency, vice-president, who died.

Start Birmingham Study Course

BIRMINGHAM, ALA.—A study course has been inaugurated by the Birmingham Association of Insurance

Agents with 35 enrolled. Phillip A. DeVore, vice-president of Birmingham Fire, is dean, with these discussion leaders: James Hargis of Molton, Allen & Williams; W. D. Johnson, Jr., Home; Claude Boykin, Bankers Fire & Marine; Homer Howell, American; R. W. Campbell of R. W. Campbell & Co.; E. C. McGarrity, Alabama Inspection & Rating Bureau; Bruce Gibson, National Liberty, W. W. Branch, Great American.

U. S. Takes Richmond Office Space

RICHMOND — U. S. government agencies are taking over the first two floors of the American Bank building here for office space and they may occupy the third and fourth floors later. Several insurance offices have already had to move from offices on the second floor and there are a number of insurance offices on the third and fourth floors. Most of the 10-story building is occupied by insurance offices including the Virginia Rating Bureau which utilized the entire eighth floor.

Study Mobile Water Pressure

MOBILE, ALA.—Engineers from the Southeastern Underwriters Association conferred recently with the Mobile city commission on taking steps to increase water pressure. There is no question of an immediate increase in insurance rates involved. Mobile's increased population, new housing projects, new industries and resulting greater consumption of water led to the reduction in water pressure.

Myhatt Elected in Tampa

TAMPA, FLA.—New officers of the Tampa Insurers are J. R. Myhatt, president; R. S. McKay, vice-president; Louis Roose, secretary; J. H. Mason, treasurer. Directors are: C. H. Black, O. H. Carter, A. J. Grimaldi, O. L. Henderson, W. H. Houlihan, W. P. Jackson, John Moreland, Stockton Smith, Mr. McKay, who is an ensign in the navy, is retained in office although he is away on duty. There will be no formal installation.

Kingsport Rates Reduced

KINGSPORT, TENN.—The Tennessee Inspection Board announced reduction of fire insurance rates on dwellings and apartments and their contents of 5 to 15 cents in this city and surrounding territory. Rates on other property remain unchanged.

Reports on Tenn. Receipts

NASHVILLE—Gross receipts of the Tennessee department from taxes, licenses and fees in 1942 amounted to \$2,290,008 and total expenses \$137,550, Commissioner McCormack announced.

NEWS BRIEFS

Richmond, Va., had a fire loss last year of only \$196,826, according to figures compiled by Fire Chief Taylor. This was approximately \$1 per capita.

J. L. Thompson, assistant manager Kentucky Actuarial Bureau, has been nominated for president of the Engineers & Architects Club of Louisville.

Fire insurance rates in Collierville, Tenn., have been reduced from 51 to 48 cents.

The Croom & Tonsmiere agency, Mobile, Ala., has received from Fireman's Fund a plaque for 25 years service. It was presented by L. W. Stynchcombe, Alabama special agent, and received by W. W. Croom, veteran member of the firm and former president of the Alabama Association of Insurance Agents.

W. Culver Vaughan, Vaughan Insurance Agency, Louisville, has been elected a director of the Board of Trade there.

Henry H. Plauche, who was with Sharp-Sentheimer-Tharp, New Orleans, for three years, has been elected assistant vice-president.



SOUND
PROGRESSIVE
STRONG

More
GUNS
PLANES
TANKS • SHIPS



Top Speed! Top Production! Action 24 hours a day! This is the wartime creed of a unified, grimly determined nation to bring this war to an early and victorious conclusion.

Every man, woman and child is given the privilege of helping in the defense of our country. In whatever capacity we may now be serving, we can all do one important thing more:

Every Week—Every Month

BUY

UNITED STATES SAVINGS
BONDS AND STAMPS



**PACIFIC
NATIONAL
FIRE INSURANCE
COMPANY**

HOME OFFICE • SAN FRANCISCO

OFFICES IN PRINCIPAL CITIES

COAST TO COAST

PACIFIC COAST AND MOUNTAIN

Valuable Papers Measure Agreed Upon in Cal.

SAN FRANCISCO—Agreement has been reached between the fire, casualty and surety companies regarding writing accounts receivable and valuable papers in California with the result that a measure which was considered by the legislative conference will be introduced in the legislature. Under the measure the lines to be written by fire companies and those which may be written under the burglary classification by casualty and surety companies will be defined in detail.

The 28 insurance measures finally approved by the conference probably will be "boiled down" to about nine or 10 bills before being formally introduced. Approved proposals bearing upon the same classification of insurance and dealing with similar requirements or code changes will be combined.

The measures are now being put into final form by Sidney L. Weinstock, chief assistant insurance commissioner who is on leave working with the legislative council at Sacramento.

Although the anti-discriminatory measure which it was stated at the conferences would be introduced by the Bay Area Council Against Discrimination and which it was understood would be based on the New York "race, color and creed" law has not yet made an appearance, Assemblyman Hawkins of Los Angeles has introduced an anti-discriminatory measure. This contains the complete text of the proposal which was considered by the legislative conference but not approved in view of Commissioner Caminetti's request that legislative proposals be kept at a minimum or have direct bearing on the war effort under present conditions.

Three local agents have been appointed to the senate insurance committee: J. J. McBride, Ventura; J. L. Seawell, Roseville; and R. R. Cunningham, Hanford.

Six local agents and brokers are members of the assembly insurance committee: R. H. McCollister, Mill Valley; T. A. Maloney, G. P. Haggerty, San Francisco; Kathryn T. Niehouse, San Diego; E. J. Carey, Emeryville; and Raup Miller, Palo Alto. Frank J. Waters, Los Angeles attorney, is chairman.

Jenner Elected President King County, Wash., Agents

The Seattle slate of officers presented by the nominating committee was elected at the annual meeting of the King County Insurance Association at Seattle. R. C. Jenner, LaBow, Haynes Company, was elected president, succeeding W. H. Harmer. Other new officers are O. L. Madison, Continental, Inc., vice-president, and J. W. Frazier, secretary-treasurer.

William Gasser, O. D. Starr and E. R. Bowden were elected trustees, holders being Morton Pinch, J. R. Storm and W. H. Scott. At the business meeting Mr. Harmer presented the ad-

ministration report and Mr. Gasser, retiring secretary-treasurer, gave a financial report covering 1942. Committee chairmen reported at the banquet. Sir John Pratt of the British foreign service was the guest speaker. He discussed the war and international problems of the Orient. Mr. Harmer was master of ceremonies.

Spokane Agents to Elect

SPOKANE, WASH.—The annual election of the Spokane Insurance Association was slated for this week. President Leon G. Greene has appointed a committee to bring in a slate for 1943. Legislative matters were discussed at a meeting earlier this month and recommendations were made to President C. Carroll of the state association.

New Bills Introduced

Agency qualification measures have been introduced in the Oregon, Nevada, Montana and Utah legislatures.

A surplus line broker's bill has also been introduced in Idaho, creating a surplus line brokers bureau under the jurisdiction of the insurance commissioner.

Canadian Fire Opens Office

Canadian Fire and Canadian Indemnity are opening a branch office at 822 Insurance building, Seattle, Wash., with Charles J. Ryan as manager. Business was formerly written through Frank Burns Company, general agency, which will continue to act as general agents for Alaska.

License Suspended for 10 Days

LOS ANGELES—L. I. McGeary, Jr., Los Angeles local agent, has had his license suspended for 10 days by Commissioner Caminetti for violation of Section 760 of the insurance code.

NEWS BRIEFS

J. K. Coady, an examiner in the Los Angeles office of the California department, has resigned to go with the O. P. A. in Los Angeles.

W. M. Mutch, chief underwriter Travelers Fire, founder and former president of the "Fire Underwriters Forum" of San Francisco, is now organizing the "Forensic Speaking Society." Mr. Mutch has also been active in San Francisco Blue Goose for a number of years.

Ray J. Cosgrove, city department of Crum & Forster, has been named chairman of the fire prevention committee of the San Francisco Junior Chamber of Commerce.

Allen T. Archer, Los Angeles has been elected chairman of Town Hall in Los Angeles.

Louisiana Agents to Confer

The executive committee of the Louisiana Association of Insurance Agents will meet in New Orleans Jan. 27, and will decide what form the annual convention will take.

Put \$100,000 Assets in Custody

Under authority received from the common pleas court at Columbus, Su-

perintendent Lloyd of Ohio has transferred to Leo Crowley, alien property custodian at Washington, \$100,000 in assets of American Citizens Life of Columbus, which was taken over by the department for liquidation last August.

The \$100,000, it is said, was advanced to the American Citizens Life by General Fire & Marine of Trieste and Venice, Italy, as a "contribution to the company's surplus." The company was alleged to be "under alien control."

EASTERN STATES ACTIVITIES

Baltimore Board Elects Committee, Adopts Rent Form

BALTIMORE—P. D. Bowen of Poor, Bowen, Bartlett & Kennedy and C. L. Rosendale of Turner & Thomas were elected to the executive committee of the Association of Fire Underwriters of Baltimore at the quarterly meeting last week. G. T. Warfield, Jr., of Warfield-Dorsey, who is also a member of the executive committee of the National Association of Insurance Agents, was reelected to the Baltimore Board executive committee. Lawrason Riggs of Riggs, Rossman & Hunter and B. S. Tongue of Tongue, Brooks & Zimmerman are holdover members.

The board adopted the new rental value form G, on a premium adjustment basis, for risks where the rent is based on the lessee's income from the premises. A similar form has been approved in a number of other eastern jurisdictions.

The Baltimore Board is one of the few remaining in which agents participate in rate making, forms and rules. The executive committee meets weekly between the quarterly meetings of the board and is mainly concerned with rules and disciplinary matters. Secretary-manager C. W. Wheelock supervises inspection and rating work and E. G. Parker is in charge of the stamping office staff.

Hedge and Crafts Reelected by New England Rating Body at Annual Parley

BOSTON—William R. Hedge, president Boston, was reelected chairman, and James F. Crafts, eastern manager Fireman's Fund, vice-chairman, at the annual meeting of the New England Fire Insurance Rating Association. The following were named to the board of governors for terms expiring in 1946: Walter B. Crutten, president Springfield Fire & Marine; Mr. Crafts; William F. Dooley, vice-president Continental; William B. Reardon, executive vice-president, Firemen's of New Jersey; and Harold V. Smith, president Home of New York.

Thomas Talks at Pittsburgh

The insurance agent's position in wartime was discussed by W. Ray Thomas, member of the executive committee National Association of Insurance Agents, before the Pittsburgh Association of Insurance Agents. Members voted to adopt a working schedule of 8 a. m. to 4 p. m., to conform with wartime program of staggering work hours. The same hours have been adopted by members of the Pittsburgh Casualty & Surety Association.

Baltimore Women Gather

The Insurance Women of Maryland held in Baltimore a dinner meeting with Mrs. Emma W. Jenkins, president, presiding. There was a panel discussion on war damage insurance. The first discussion group in the eight-hour course on "Agency Management" was conducted by Guy T. Warfield, national director National Association of Insurance Agents. Another group met Tuesday and additional meetings will be held Feb. 2 and Feb. 16. B. C. Taylor, manager Baltimore branch office U. S.

F. & G. will be in charge of the final meeting.

Payson Heads Portland Board

PORTLAND, ME.—The Cumberland County Board of Fire Underwriters elected these officers at the annual meeting: president, H. M. Payson, of Campbell, Payson & Noyes; vice-presidents, R. M. Pennell, of E. C. Jones & Co.; and W. C. Hay, of Dow & Pinkham; secretary-treasurer, L. C. Jones, of E. C. Jones & Co.; executive committee, F. W. McCarthy, E. L. Jordan, F. A. Snell, O. L. Perry, C. F. Leeman and C. D. Boyd.

Mergers Among Cooperatives

During 1942 mergers took place affecting certain of the New York state cooperative insurers. Chemical Mutual was merged with its affiliated company, Otsego Mutual, and New York Central Mutual took over Merchants Cooperative of Central New York. This leaves five companies that are members of the Mutual Federation of New York. That group issues two combination policies.

W. Va. Woolen Mill Burns

The Barbour Blanket & Woolen Mills, Philippi, W. Va., was destroyed by fire with loss estimated at \$100,000. Much vital wool and irreplaceable weaving equipment were destroyed. The loss included thousands of blankets ready for delivery to the government. The fire was believed to have originated from a broken electric wire.

New England Directory

The Standard Publishing Company, 89 Broad street, Boston, has got out the 58th edition of the "Standard Insurance Directory of New England," which for many years has been a complete reference book so far as insurance is concerned in the New England states. It sells for \$4. It is one of the best directories in the business.

N. J. Legislative Committees

TRENTON—The New Jersey senate has appointed the following committee on banking and insurance: Senators F. S. Farley, R. V. Wright, C. K. Barton, and E. J. O'Mara. The assembly insurance committee, which is separate, is: C. M. Orben, J. P. Fleming, D. Van Alstyne, Jr., A. W. Lewis and B. W. Vogel.

Seek Trustees Representing State

BOSTON—A bill which would empower the governor and council to appoint a trustee to sit on the boards of every public utility company and every insurance company doing business in Massachusetts, has been filed with the

Weavers

ADJUSTERS! REDUCE YOUR FIRE CLAIMS!

Consult Us Before Settlements

We reweave to perfection Burns, Stains and Damages in Rugs (Oriental & Domestic), Table Cloths, Tapestries, Wearing Apparel and Upholstered Furniture. Finest Cabinet Refinishing of Furniture burnt by cigarets.

All Work Guaranteed

AMERICAN WEAVING COMPANY

Est. 1910

5 North Wabash Ave. Bldg. 13th Floor Chicago

Phone: DEArborn 1693-4



We serve leading Companies and Adjusters throughout the Country. References gladly furnished.

Approved For Plant Protection

JUSTRITE

OILY WASTE CANS

The safety container for oily waste, rags and other flammable material.

SAFETY CANS

For storing and handling explosive or flammable liquids with safety.

Approved by Underwriters' Lab., Inc., and Associated Factory Mutual Fire Ins. Cos.

JUSTRITE MANUFACTURING COMPANY
2067 N. Southport Ave., Chicago, Ill.

Massachusetts legislature by John F. Fitzgerald, former mayor of Boston.

Lititz Goes Non-Assessable

All cash policies of Lititz Mutual of Lititz, Pa., are now being issued on the non-assessable basis. The management states that this will serve to make Lititz policies acceptable to certain financial institutions which disapprove of contracts containing an assessment clause.

Drysdale Goes to Boston

W. Gordon Drysdale has joined Fairfield & Ellis of Boston to succeed Guy Palmer, who has been called to the British navy. Mr. Palmer had charge of the reinsurance department of the firm. Mr. Ellis has been connected with a number of reinsurance offices.

Name Massachusetts Committees

BOSTON—The Massachusetts legislature has appointed its legislative insurance committees. B. B. Priest, Haverhill, is senate chairman and J. H. Valentine, Chelmsford, house chairman.

Its 35th anniversary was observed by the William W. Flanagan Agency, Pittsburgh, at a luncheon. The agency, headed by Andrew W. Pardew, represents Maryland Casualty. Mr. Pardew has been associated with Maryland Casualty for 30 years, at the home office prior to 1936 when he purchased the Flanagan agency. He is a past president of the Pittsburgh Insurance Club.

CANADIAN

Two New N. America Canadian Policies

TORONTO — North America has issued new personal property floater and new dwelling property damage policies, the former throughout Canada and the latter in Ontario and Quebec. Each are broadened in several respects over preceding forms.

The new property damage policy, for dwellings and apartments, covers flood, snow and water damage and collapse due to structural weakness, in addition to fire, lightning, malicious damage and the hazards of the Canadian supplemental contract, windstorm, riot, explosion, smoke, aircraft and vehicle damage.

The new personal property floater of North America includes additional living expense coverage, paying the extra cost of hotel or living expense of the assured in the event his principal residence is rendered uninhabitable, over and above the rental value of the residence unfurnished. This coverage is limited to 10 percent of the amount of insurance.

The new form covers unscheduled

personal jewelry and furs up to \$500 for any one loss and covers damage to the residence, except fire, caused by burglars or thieves up to \$500. It covers property belonging to the assured and to members of his family or families living with him and property of others for which he may be liable. Property of guests who do not pay board or lodging and of servants is covered up to 10 percent of the amount of insurance. There is a \$10 deductible for breakage of unscheduled brittle articles and for marring and scratching of unscheduled property, which does not apply to damage by thieves or fire. There is also a \$10 deductible for mechanical or electrical breakdown losses. Unscheduled property pertaining to the business, profession or occupation of the assured is covered up to \$250.

Ontario Loss Total Up

TORONTO—Despite the fact that the actual number of fires in Ontario was lower in 1942, there was a sharp increase in fire losses, according to the Ontario fire marshal.

In 1942 there were 15,193 fires for a loss of \$9,664,329 and an insurance loss of \$8,307,786. In the previous year there were 16,293 fires, a total loss of \$8,727,294 and an insurance loss of \$7,106,443.

MARINE

WSA Revises Its Cargo War Risk Open Policy

The War Shipping Administration, following consultation with the advisory underwriting committee of the American Institute of Marine Underwriters, has made a number of changes in its war risk open cargo policy. In general these changes bring the WSA policy more closely into conformity with policies issued by commercial underwriters. The changes are effective Jan. 13.

The WSA policy as originally written covered only shipments for the account of and at the risk of assured. A rather cumbersome method of extending the policy to cover for a third party was provided by endorsement. The third party had to appoint assured as an agent to effect the coverage. Under the new arrangement the policy now will cover automatically merchandise shipped by, to or at the direction of assured and sold by him prior to loading on board the overseas vessel on terms requiring him to provide war risk insurance to the port of discharge; where assured receives written or cabled instructions to provide war risk insurance to the port of discharge; and where merchandise is sold by assured subsequent to attachment of risk under the policy.

In case of loss on goods sold by assured prior to loading on overseas vessel, assured is now required to file an affidavit that the amount claimed does not exceed the actual bona fide sales price, less all discount, plus marine insurance and transportation costs actually incurred, plus war risk premium, if such items are not included in the

sales price. Assured shall file claims on such shipments unless otherwise permitted by WSA. The affidavit is not necessary in case of shipments made for the account of a branch, subsidiary or affiliate of assured.

The endorsement providing for an affidavit limiting the amount collectible in event of loss to the actual bona fide pecuniary loss to assured now can be used on all shipments under the policy, on outward shipments, on inward shipments, and on named commodities, instead of, as heretofore, on all shipments. If assured elects to have the endorsement applied on named commodities, he can change to a different basis only on 90 days notice to WSA.

Considerable difficulty has been caused by closing reports not being filed by policyholders within time required. WSA has now provided that when the closing report is not filed by the 25th day of the month as required by the policy, the policy automatically ceases to insure shipments which otherwise have attached after the expiration of 15 days following the due date of the closing report. However, if within 15 days after the due date of a closing report, the report is filed with the underwriting agent and a reinstatement fee of \$25 paid together with premium due, if any, the cancellation is not effective.

Provisional reports under WSA policies were temporarily suspended Dec. 15, 1942. That suspension has been made permanent.

Marine Forms May Be Used Liberally in Covering Goods in Process

NEW YORK—In a far-reaching interpretation which permits inland marine insurers to cover goods in process of manufacture to a much greater extent than was previously allowed, the joint committee on interpretation and complaint has issued a bulletin listing a number of manufacturing and processing operations, together with a statement of principles governing the insuring of these risks.

Operations which are not listed should be submitted to the committee for decision. Whether on the list or not, however, it is essential that the transit exposure be a part of the risk if it is to be covered under a marine form. It is not enough to cover a transit risk in the policy when there is in fact no transit risk. Also, the policy cannot cover the assured's property on his premises and must exclude property of the bailee on his premises and coverage of property shipped to the processor for storage.

Approved classifications include the following: Annealing, burnishing or baking metal or plastics; binding books; bleaching cloth and yarn; the cementing, embroddering, impregnating, needle-working, printing, rubberizing, shrinking, sponging, spraying or waterproofing of cloth; cleaning, sewing and repairing clothing, draperies, rugs, skins, leather goods, cloth and other personal property; coloring furs, skins, leather goods; combing flax and wool; converting cotton goods; cutting cloth and metals, developing films; degreasing wool, leather and machinery; dressing furs, hides and leathers; dyeing furs, skins, hides, yarns, leather and cloth; electroplating and other plating of metals and metal alloys; engraving metals; flameproofing and fireproofing of materials; fumigating materials and

products; galvanizing metal; glossing paper cups and containers; hemming blankets, quilts, curtains, draperies and cloth; labeling cloth, clothing and containers; laundering clothing, draperies, rugs and cloth; machining forging and castings; monogramming wearing apparel, household goods, cloth and paper goods; mothproofing cloth, yarns, household goods and personal effects; packaging and testing dairy products, tea and other foodstuffs; polishing metals, metal alloys, woods and plastics; pressing clothing and cloth; retouching photographic prints; roasting foodstuffs; scouring wool; tanning leather; throwing silk; trimming furs, skins and cloth; warping or winding yarn; weaving cotton, linen, wool, silk and rayon.

Loan Agreement in Loss Attacked in Neb. Court

LINCOLN—The practice of insurance companies in settling losses for which a carrier or bailee may be liable in the form of a loan payable out of any sums that the insured may recover from third parties is under fire in the Nebraska supreme court. Shiman Bros., New York wholesale jewelers, sued the National Hotel Company and the Railway Express Agency for loss of salesman's trunk containing jewelry while on an express truck in the rear of the hotel.

St. Paul F. & M. paid the loss of \$28,000 under a loan agreement. Attorneys for the defendants have asked the supreme court to dismiss the case on the ground that the insurance company will be the sole beneficiary of any recovery and hence it, not the jewelry firm, is the real party in interest. These loan agreements are commonly used to defeat provisions in bills of lading and storage agreements that the carrier or bailee shall have the benefit of any insurance on the property.

Sayres Heads Seattle Board

SEATTLE—A. R. Sayres, LaBov, Haynes Company, was elected president at the annual luncheon meeting of the Seattle Board of Marine Underwriters. He succeeds W. T. Jones, of McCollister & Campbell. R. T. Saunders, Fireman's Fund, was elected vice-president; and F. W. Perry, Yangtze, was reelected secretary. The executive committee is to be appointed by the new president. Mr. Jones reported on 1942 operations.

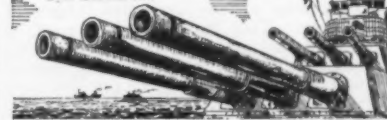
Mariners To Hold Annual Party

The Mariners of Chicago, club of marine underwriters, will hold its annual get-together Jan. 26 in the Illinois Athletic Club. J. H. Byers, Great American, is skipper, and H. L. Bredberg, National Service & Appraisal, is yeoman.

Berry Resumes Law Practice

Eugene P. Berry, former insurance commissioner of Michigan, has resumed his law practice with offices at 1500 David Stott building in Detroit. Mr. Berry is specializing in insurance law and practicing before federal and state boards and commissions.

On Guard!



WE, TOO, ARE
DOING OUR PART
AS ONE OF AMERICA'S
LEADING INSURERS OF SHIPS
AND CARGOES

MARINE OFFICE
OF
AMERICA
WESTERN DEPARTMENT
INSURANCE EXCHANGE BUILDING • CHICAGO
Offices in Principal Cities



All Classes of Ocean and Inland Marine Insurance

BUSINESS NEED NOT "FLY BLIND"

Our services chart a safe course through problems involving property insurance protection.

The AMERICAN APPRAISAL Company
CONSULTANTS IN PROPERTY ECONOMICS

NATIONAL INSPECTION COMPANY

CHICAGO, ILLINOIS

Service to Stock Fire Insurance companies for 40 years.
Inspections and Underwriting Reports.

J. G. Hubbell, }
H. B. Chrissinger, } Managers

R. L. Thiele, Asst. Mgr.
P. A. Pederson, Chief Inspector

New Illinois Dwelling Form Ready

(CONTINUED FROM PAGE 1)

writer in the comprehensive form occupy less than six inches. Formerly there were a number of blanks throughout the form that had to be filled in. The point is made that the skeleton form for agent's record and for the company bears the same relationship to the complete form as a daily report bears to the policy itself. Because a standard policy is used, it is unnecessary for the insurer to keep a copy of the policy in its files and now because the standard form is used it is unnecessary for the company to retain a copy of the form.

Adjustment in Wording

The wording on the skeleton form differs somewhat from the wording on the form that is attached to the policy, because the latter contains some references to provisions in the complete form, that, of course, are not contained in the skeleton form. However, necessary adjustments have been made as to spacing so that the complete form and the skeleton form register perfectly in the typewriter.

If all the endorsements contained in the comprehensive form are applicable to a particular risk the three pieces of paper used compare with the 15 pieces needed in the past—five endorsements on the policy, five on the daily report and five for the agent's record.

In order to simplify the writing of the form and to permit the use of a skeleton form the items and coverages have been completely rearranged so that all portions of the form which require filling out appear at the top of the form except the agent's signature which must be inserted as a separate operation on the two skeleton copies.

An important change has been made in the coverage of item No. 2 which is on household and personal effects. The 10 percent extension clause applying to household and personal effects and outbuildings and elsewhere on the premises now also includes a \$1,000 limitation (for all policies) and has been broadened to also cover while the property is temporarily at other locations in the United States, Canada or Newfoundland. This change was made last fall by the S. E. U. A.

Rent Item Wording

The wording of the rent item has been slightly revised and the one-twelfth limitation now appears under the item proper.

The unearned premium endorsement has been included in the form and a separate item accordingly provided with the body of the endorsement appearing on the reverse side of the form. There is a new provision appearing at the end of the unearned premium endorsement which will operate to eliminate reinstatement of any loss payment under the policy not exceeding \$100. The policy is not reduced in that event and consequently no reinstatement is necessary. There is no payment of unearned premium to the insured under such circumstances and this is the consideration for not reducing the amount of the policy and will also make unnecessary any reinstatement of the unearned premium coverage. This provision is a part of the unearned premium endorsement and applies only when the unearned premium endorsement is attached to the policy.

This change, it is believed, will eliminate much bookkeeping in connection with reinstating after a small loss where the unearned premium endorsement is involved. For instance, in the past in any loss it was necessary to reinstate the unearned premium endorsement as a separate item of the loss as well as reinstating the primary insurance and technically the company would have to pay the agent a few cents commission on the new insurance even if the loss were less than \$100.

The extended coverage endorsement is included in the form and there is eliminated the separate mandatory endorsement heretofore required in con-

junction with the extended coverage endorsement. The separate mandatory endorsement is being eliminated and will not be required either in conjunction with dwelling or other types of business. The mandatory endorsement consisted of two parts, one adding civil commotion to the coverage and the second adding the war risk exclusion. Now civil commotion is inserted throughout the contract as a named peril and the war exclusion provision is inserted as a regular clause.

The coverage applying to item No. 1, which is on the building, has been simplified with no appreciable change in coverage except the definite assumption of liability for fuel tanks and connections without requiring a specific description of the tanks and the form has been clarified by specifically disclaiming liability for loss or damage to fences and walks caused by vehicles when the extended coverage endorsement applies.

The exclusion of windstorm coverage on radio equipment on the outside of the building has been eliminated.

Due Diligence and Dispatch

The rent provisions have been reworded in several minor respects and in addition the phrase, "under ordinary circumstances" where appearing thereunder has been replaced by the phrase "with the exercise of due diligence and dispatch." Thus the wording is the same as is used in the west in U. & O. forms. This change in form is being made in all rent forms as quickly as possible. This provision provoked much argument last fall and it was predicted that the change would be made.

The lines of the extended coverage endorsement have been numbered to emphasize the fact that these are policy conditions relating to the perils of windstorm, explosion, riot, aircraft, etc., and hence of a different nature from the ordinary clause, permit or provision found elsewhere in the dwelling form, the latter being in the nature of endorsements modifying or superseding certain basic policy conditions either in the fire policy or windstorm policy or in the extended coverage endorsement. Thus the provision in lines 41 and 42 of the extended coverage endorsement stating that awnings are not covered against loss or damage by windstorm unless liability therefor is specifically assumed by endorsement is modified by the provision appearing on the face of the dwelling form indicating that awnings attached to the building are covered against loss or damage by windstorm when the extended coverage endorsement is applicable. Lines 41 and 42 of the extended coverage endorsement correspond exactly to a similar provision found in the separate windstorm policy.

It will be necessary whenever any alteration or modification is made in the printed dwelling and household furniture form No. 49 to use a complete and exact copy of dwelling and household furniture form No. 49 so modified instead of the skeleton form. Any separate clause, permit, form or endorsement attached to the policy must also be attached to the daily report in addition to the skeleton form.

The coverage portion of household furniture form No. 98 will be revised to correspond with the changes in coverage being adopted at this time in dwelling and household furniture form No. 49, although the skeleton plan is not being adopted in conjunction with form No. 98.

All of the extended coverage endorsements have been changed to eliminate

the mandatory endorsement. The other extended coverage endorsements include the one for single state reporting business, the one for farm property, and the one for public utilities.

The vandalism endorsement, which is not included in the comprehensive dwelling form, has been slightly changed and the lines of the vandalism endorsement also have been numbered.

Waiver of Conditions

In the waiver of conditions clause of the extended coverage endorsement, there has been eliminated the word "except as to explosion." This refers to the vacancy and unoccupancy conditions and now they are waived as to explosion as well as to the other perils. This change was made in the east some time ago.

The term "extra expense" has been inserted in the last paragraph of the form both in the caption and in the body of the paragraph immediately after the term "use and occupancy."

Another change in Illinois consists of the inclusion in the minimum premium of \$3 of all chargeable endorsements attached at the inception of the policies. Also a new paragraph is inserted providing that when a policy is increased or reinstated after loss the correct additional premium must be charged.

Biddle Warns of Data on Risks

(CONTINUED FROM PAGE 1)

In that statement Mr. Price said that one tentative program submitted by commercial underwriters had already been approved by the censorship bureau.

"The program approved by Mr. Price is an arrangement for the control of communications with the British insurance market, which has been worked out by representatives of the entire British market, both marine and non-marine. The organization will be known as the British Insurance Communications Office or 'BICO.' All preliminary arrangements have been completed and a group of experts are expected to arrive from London very shortly to start BICO's operations.

Asks Voluntary Censorship

"Until BICO begins operating, which should be within the next few days, all cables and communications from insurance companies and brokers in the United States to the United Kingdom should continue to be sent as heretofore, but all concerned should bear in mind the terms of Attorney General Biddle's letter of Jan. 7, which makes it imperative that the utmost care should be exercised to avoid any leakage of information relating to the war effort.

"Full instructions concerning the operations of BICO, will be issued at an early date."

It is understood that BICO will act as a sort of sieve to eliminate all information regarding the war effort that might prove useful to the enemy and yet permit enough essential underwriting information to be transmitted for the underwriters to base opinions and rates on. The actual underwriting would not be done in this country.

STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. LaSalle St., Chicago, at close of business Jan. 18, 1943.

	Par	Div.	Bid	Asked
Aetna Cas.	10	5.00*	139	143
Aetna Fire	10	1.80	62	64
Aetna Life	10	1.40*	31	33
Amer. Alliance ..	10	1.20*	30	32
Amer. Equitable ..	5	1.00	13	19 1/2
Amer. Home	10	...	6 1/2	7 1/2
Amer. (N. J.) ...	2.50	.60*	13 1/2	14 1/2
Amer. Surety ...	25	2.50	54	56
Automobile	10	1.40*	38	40
Balti.-Amer.	2.50	.40*	7 1/2	7 3/4
Boston	100	21.00	540	560
Camden Fire	5	1.00	19	20
Contl. Cas.	5	1.50*	36 1/2	37 1/2
Contl. N. Y.	2.50	2.20*	41 1/2	43 1/2
Fidelity-Phen. ...	2.50	2.20*	42	45
Fire Assn.	10	2.50*	60	62
Firemen's (N.J.) ..	5	.40	9 1/2	10 1/2
Fireman's Fund ..	10	3.00	75	77
Franklin Fire ...	5	1.40*	29	31
Gen. Reinsur.	5	2.00	44	46
Glens Falls	5	1.60	39	41
Globe & Repub. ...	5	.50	9	10
Gr. Amer. Fire ...	5	1.20*	27	28 1/2
Gr. Amer. Ind. ...	2	.20	9 1/2	10 1/2
Hanover Fire ...	10	1.20	24 1/2	26
Hartford Fire ...	10	2.50*	93	96
Home (N. Y.) ...	5	1.60	28 1/2	29 1/2
Ins. Co. of N. A. ..	10	3.00*	72	74
Maryland Cas. ...	1	...	3 1/2	4 1/2
Mass. Bonding ...	12.50	3.50	66 1/2	68 1/2
Mer. (N.Y.) Com. ..	5	2.00*	43	46
Natl. Cas.	10	1.00	23	25
Natl. Fire	10	2.00	66 1/2	68 1/2
Natl. Liberty ...	2	.40	7 1/2	8 1/2
Natl. Un. Fire ...	20	5.00*	165	170
New Amst. Cas. ...	2	97 1/2 c	22 1/2	23 1/2
New Hampshire ...	10	1.80*	42	44
Northern (N. Y.) ..	12.50	5.00*	86	90
Ohio Cas.	5	.70	19 1/2	21 1/2
Phoenix, Conn. ...	5	3.00*	85	88
Preferred Accl. ...	5	1.00	14 1/2	15 1/2
Prov. Wash.	10	1.40*	32 1/2	34 1/2
St. Paul F. & M. ..	62.50	10.00*	260	270
Security, Conn. ...	10	1.40	36	38
Sprgfd. F. & M. ...	25	4.75*	121	125
Standard Accl. ...	10	2.50	57	59
Travelers	100	16.00	425	435
U. S. Fire	4	2.00	49	51
U. S. F. & G.	2	1.25*	31	32

*Includes extras.

\$600,000 Copeland Shop Loss at East Sidney, O.

The one story machine shop of the Copeland Refrigeration Corp. at East Sidney, O., was destroyed by fire last week with a total insurance loss of approximately \$600,000. The plant was working on war aircraft orders. There was \$50,000 insurance on the building, \$170,000 on contents, exclusive of warehouse items, and a large floater policy on warehouse items. In addition, there was a substantial amount on equipment owned by the Defense Plant Corporation and leased to Copeland. There was no use and occupancy.

The fire started in the attic early in the afternoon, and spread rapidly. The shape of the building, which was 570 by 40 feet, contributed to the spread of flames. The building was an old one.

Certified Public Accountants

ILLINOIS

S. ALEXANDER BELL

Associated with

BAUMANN, FINNEY & CO.

Certified Public Accountants

Insurance Accounting, Audits and Systems

208 South La Salle Street

Chicago, Illinois

Telephone: Central 1370

CHASE CONOVER & CO.

Auditors & Accountants

135 So. La Salle Street

Chicago

Telephone Franklin 3868

CONSERVE your TIRES ...and SHOES

with Hotel Mayfair's central downtown location ... also save time and energy ... stop at ...

HOTEL Mayfair ST. LOUIS

Over 50% of all rooms \$3.50 or less single

FACTUAL APPRAISALS

Impartial Valuations of Industrial and Commercial Property

The Lloyd Thomas Co.

APPRAISAL ENGINEERS

EXECUTIVE OFFICES

NEW YORK 350 FIFTH AVE. CHICAGO 4411 RAVENSWOOD AVE.

DISTRICT OFFICES IN OTHER PRINCIPAL CITIES



As the year 1942
becomes an unforgettable
chapter of world history, we in
America face the New Year with
servent hopes. We recall with gratitude
and pride the heroic deeds of our fight-
ing men . . . the wholehearted support of
those who devote their energies and re-
sources to the nation's all-out effort. In-
spired by the accomplishments thus far
achieved, let us now resolve: That during
the year 1943 each of us shall grimly
determine to make a greater contri-
bution to speed Victory—that
our every thought shall be
*"What can I do to
help win!"*

**Hats Off
to '43!**



CRUM & FORSTER

MANAGERS

110 WILLIAM STREET • NEW YORK, N. Y.

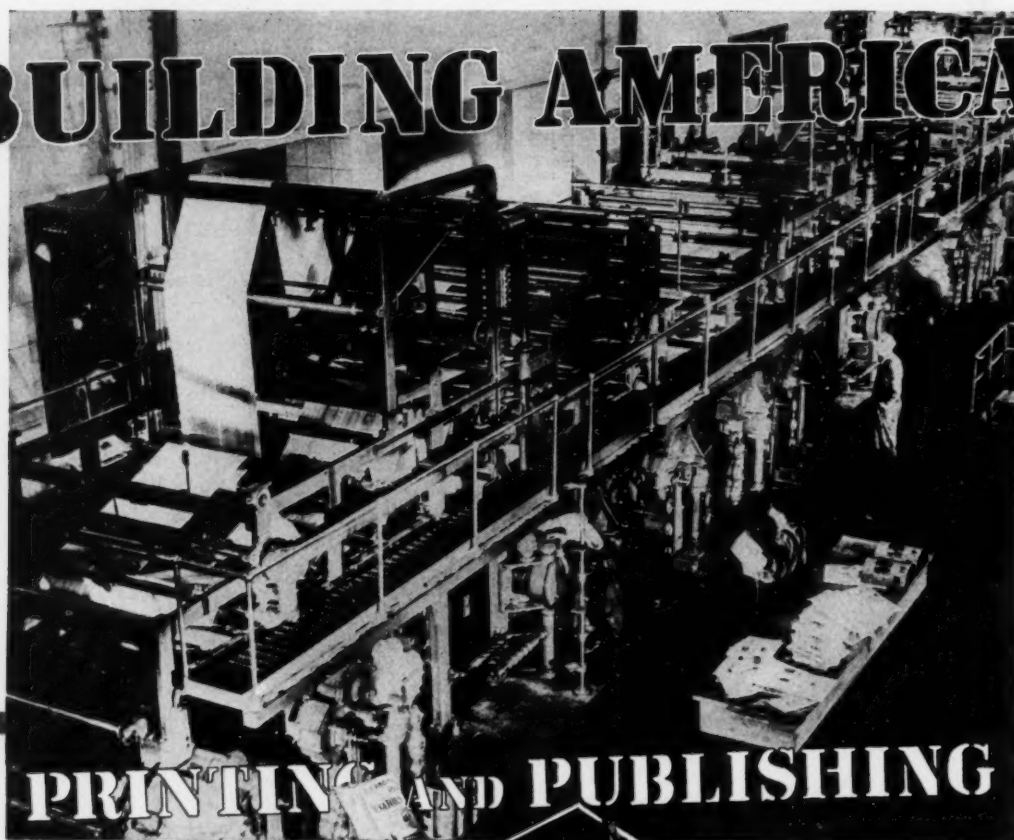
United States Fire Insurance Co. Organized 1824
The North River Insurance Co. Organized 1822
Westchester Fire Insurance Co. Organized 1837
The Allemannia Fire Insurance Co. of Pittsburgh . . . Organized 1868

Richmond Insurance Co. Organized 1836
Western Assurance Co., U. S. Branch Incorporated 1851
British America Assurance Co., U. S. Branch Incorporated 1833
Southern Fire Insurance Co., Durham, N. C. Incorporated 1923

WESTERN DEPT., FREEPORT, ILL. • PACIFIC DEPT., SAN FRANCISCO • SOUTHERN DEPT., ATLANTA • ALLEGHENY DEPT., PITTSBURGH • CAROLINAS DEPT., DURHAM, N. C.



BUILDING AMERICA!



PRINTING AND PUBLISHING

SPECIALLY cherished as one of the freedoms which have helped to build America, and for the preservation of which we are now fighting, is that freedom of thought and speech expressed and preserved in print.

Printing and publishing in this country developed out of small beginnings. For example, history records that when Benjamin Franklin planned to publish a newspaper in Philadelphia he was urged not to enter that over-crowded field, there being then three other newspapers in the country. In terms of newspapers, periodicals, books, and printed matter pouring from modern high-speed presses, we have indeed come far since the primitive hand presses of Ben Franklin's time.

Today (wholly apart from the medium of books) minds are educated, citizens informed, and the mighty force of public opinion in this country is moulded by approximately 20,000 newspapers and periodicals. And the net capital invested in America's printing and publishing concerns is well in excess of two billion dollars.



PROTECTING AMERICA!

In the form of insurance policies of every type, printers' ink records a noteworthy contribution of the insurance industry to the protection of America. Insurance safeguards earning power, investments in property and equipment, and legal obligations with the most comprehensive form of financial protection human ingenuity has yet devised.

In the field of Fire insurance and allied coverages the underwriting activities of the Royal-Liverpool Groups cover a wide scope of underwriting and are backed by highly developed service facilities. For particulars regarding the many Royal-Liverpool production aids, address our Publicity Department.

AGENTS AND BROKERS—Have you told property owners in your area about the importance and availability of War Damage insurance?

ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA • THE LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUINCY INSURANCE COMPANY OF AMERICA • THE NEWARK FIRE INSURANCE COMPANY • FEDERAL UNION INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • THE SEABOARD INSURANCE COMPANY • STAR INSURANCE COMPANY OF AMERICA

